

Fig. 1

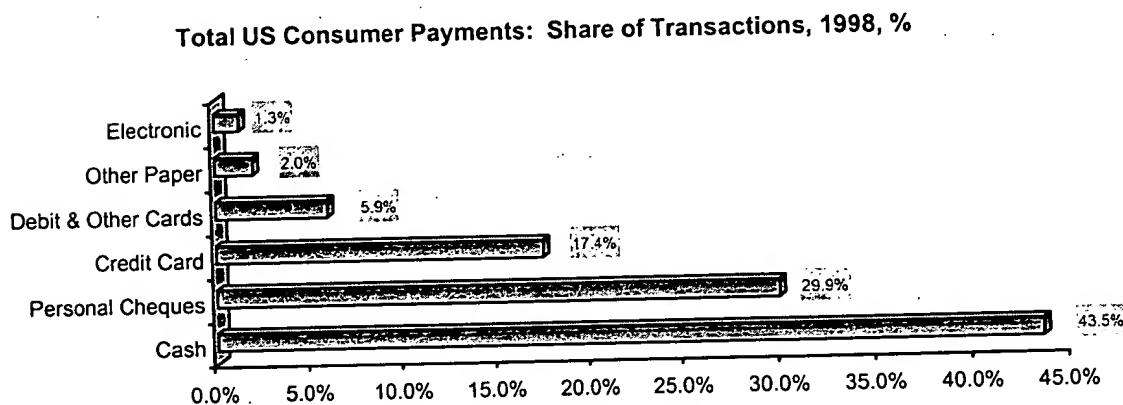


Fig. 2

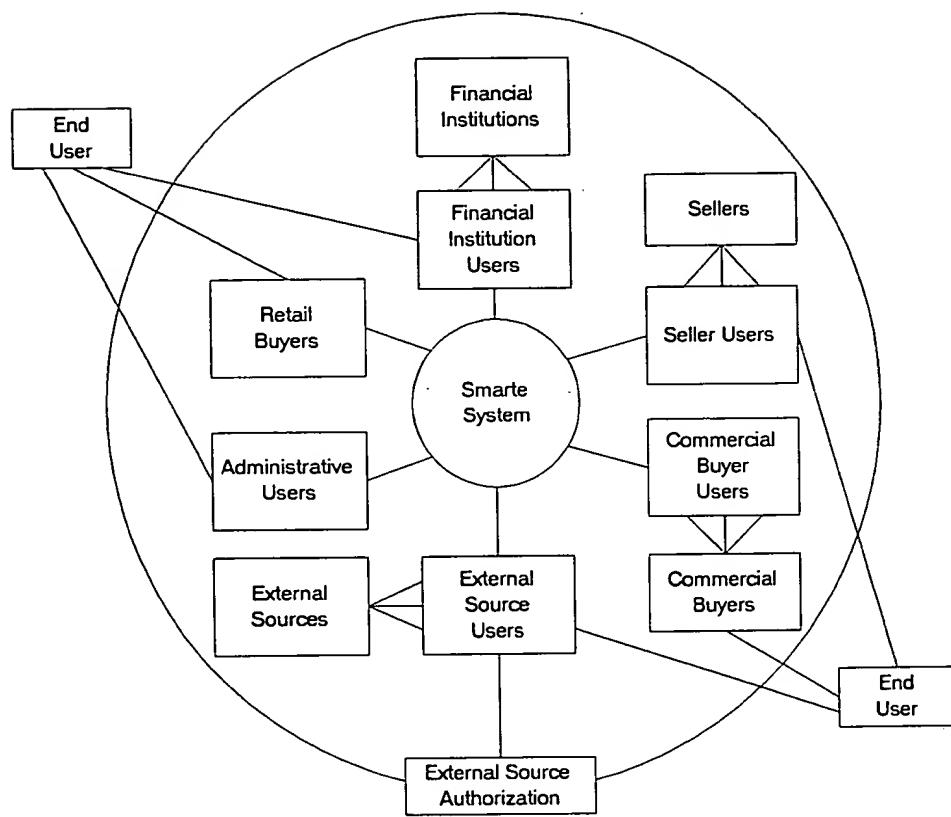


Fig. 3

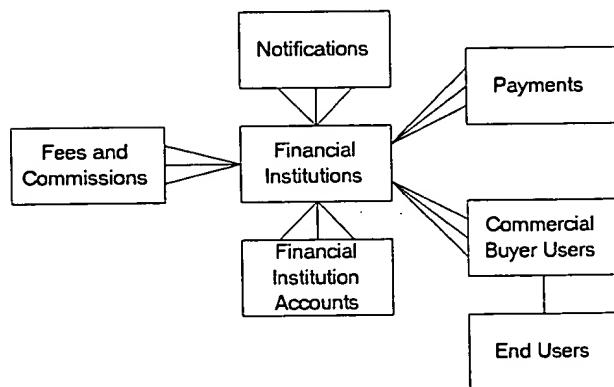


Fig. 4

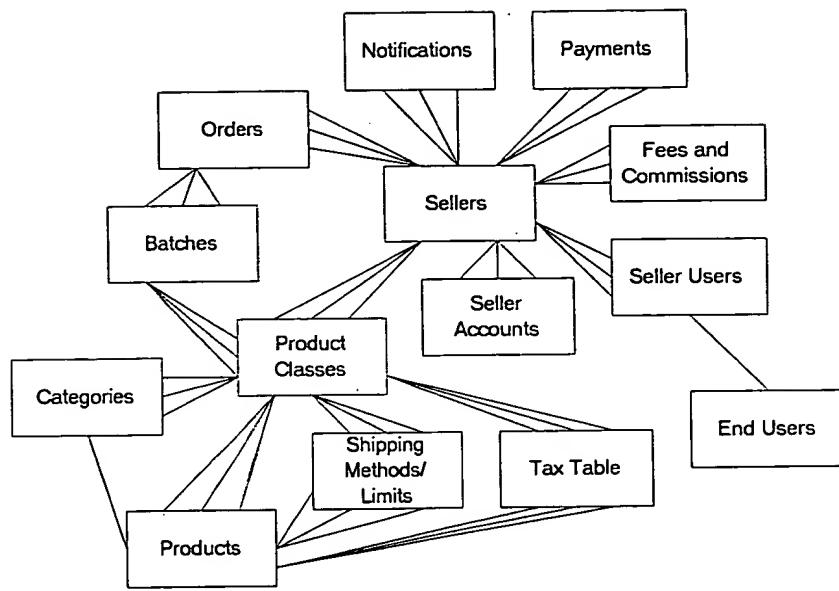


Fig. 5

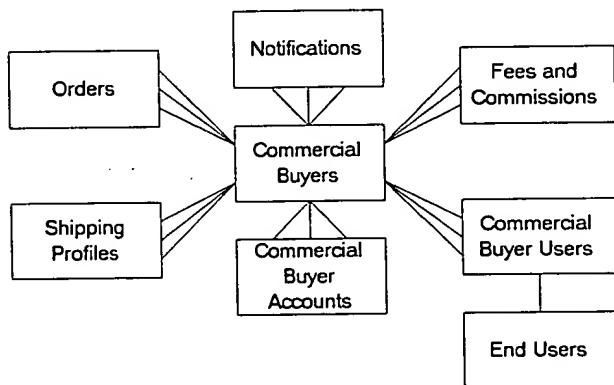


Fig. 6

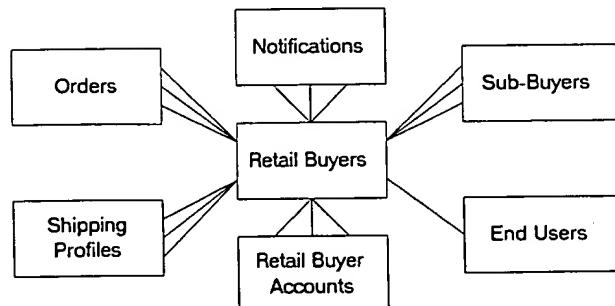


Fig. 7

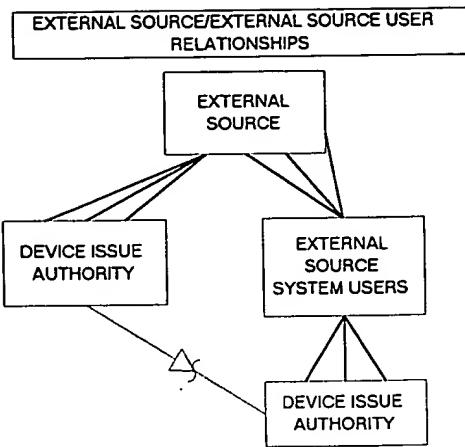


Fig. 8

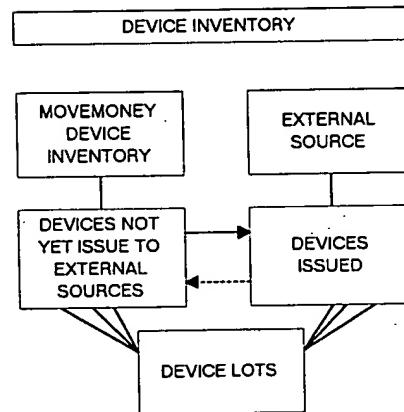


Fig. 9

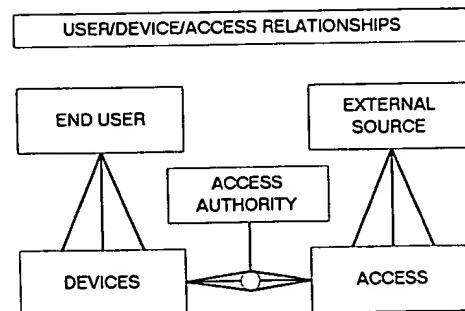


Fig. 10

PRODUCT AUTHORIZATION RELATIONSHIPS

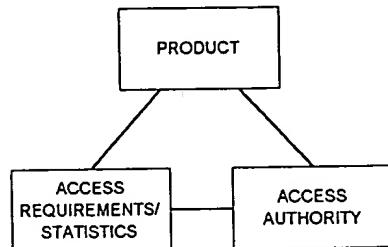


Fig. 11

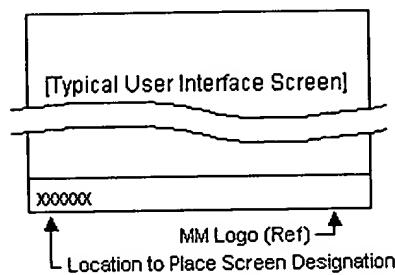


Fig. 12

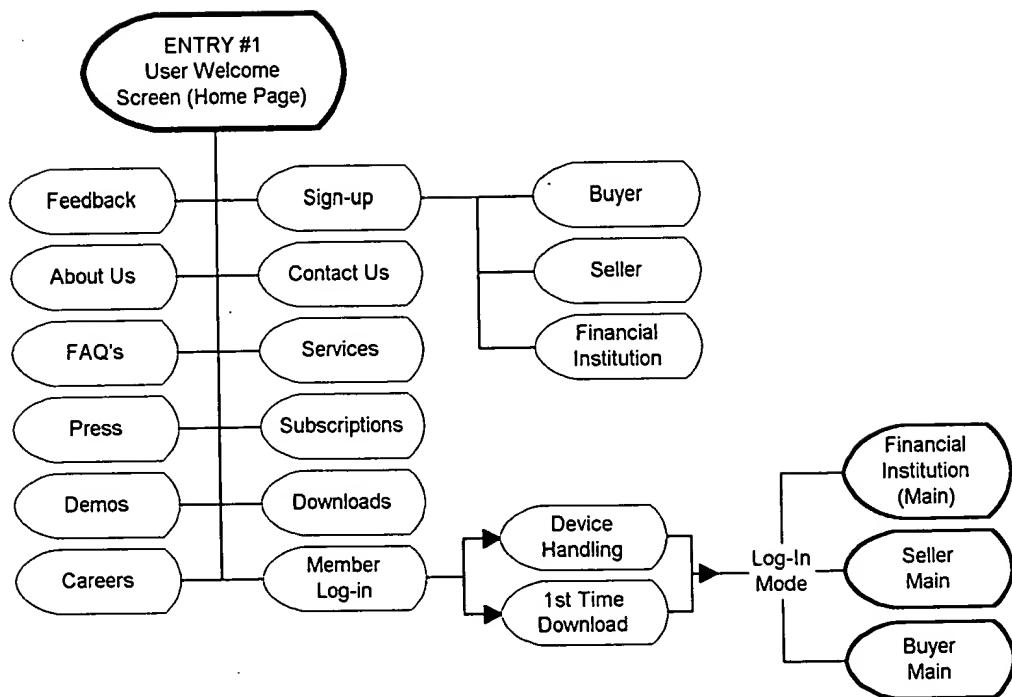


Figure 13

Main/Home Screen

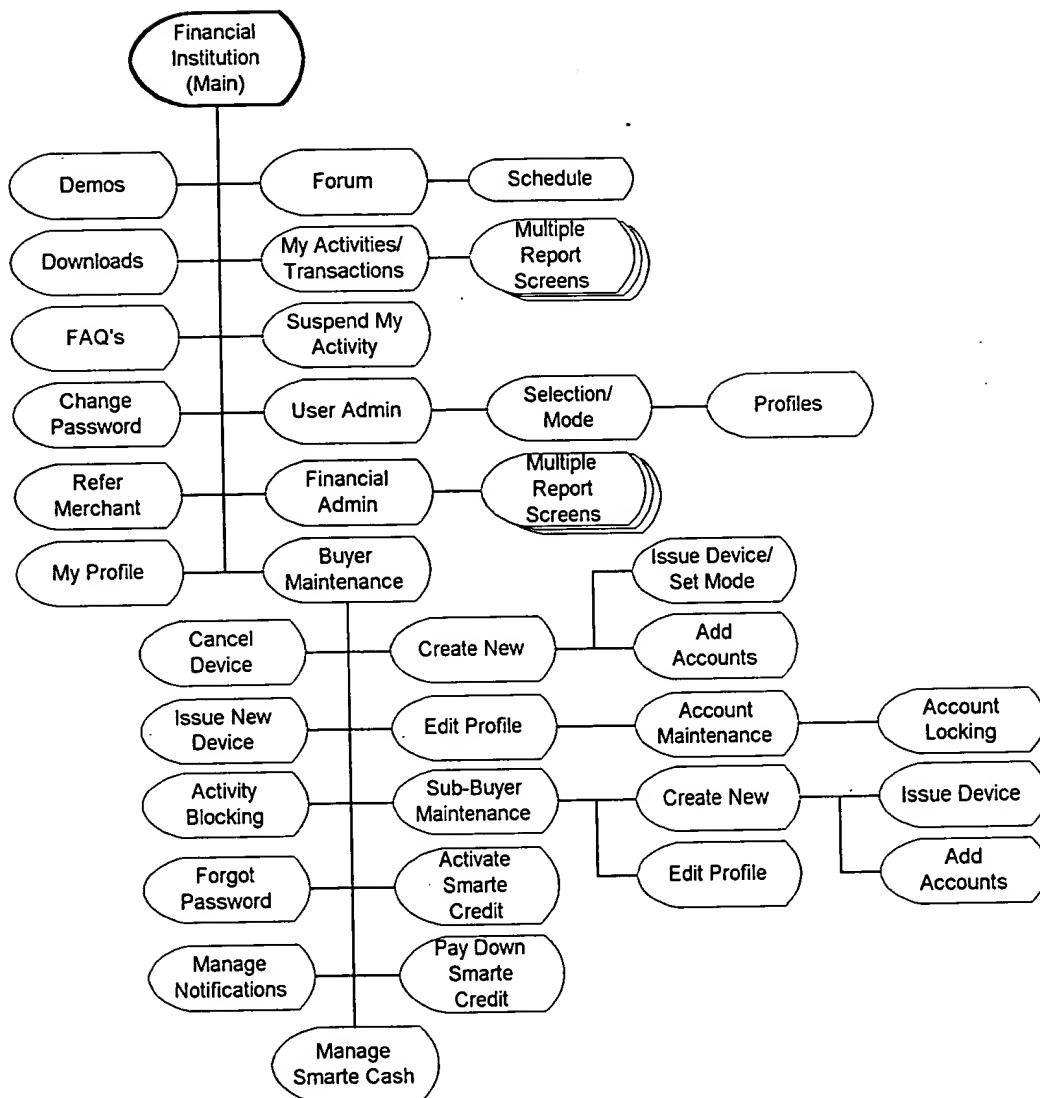


Figure 14
Financial Institution Main Screen

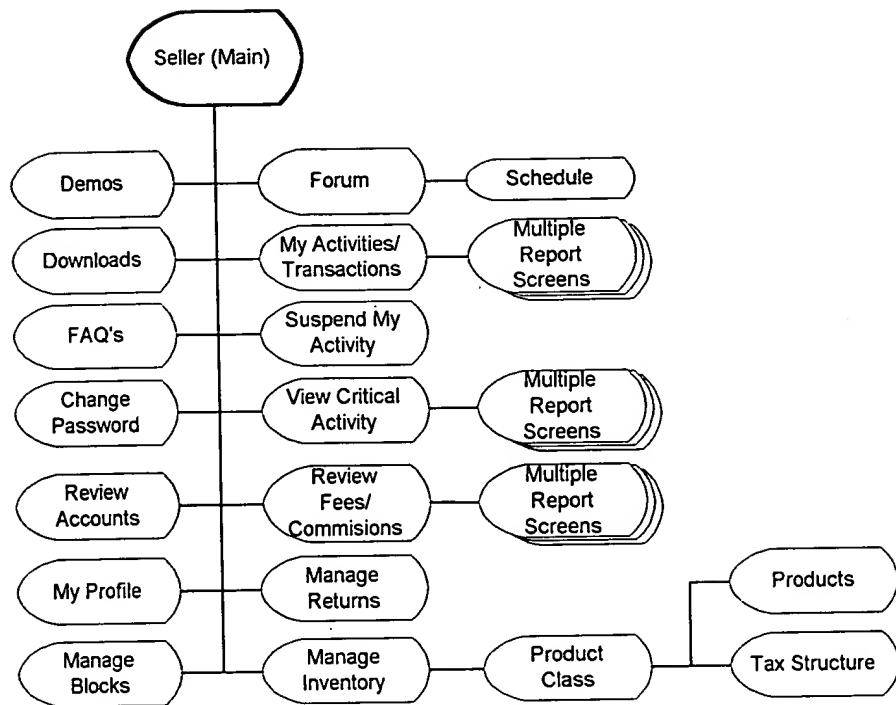


Figure 15
Seller Main Screen

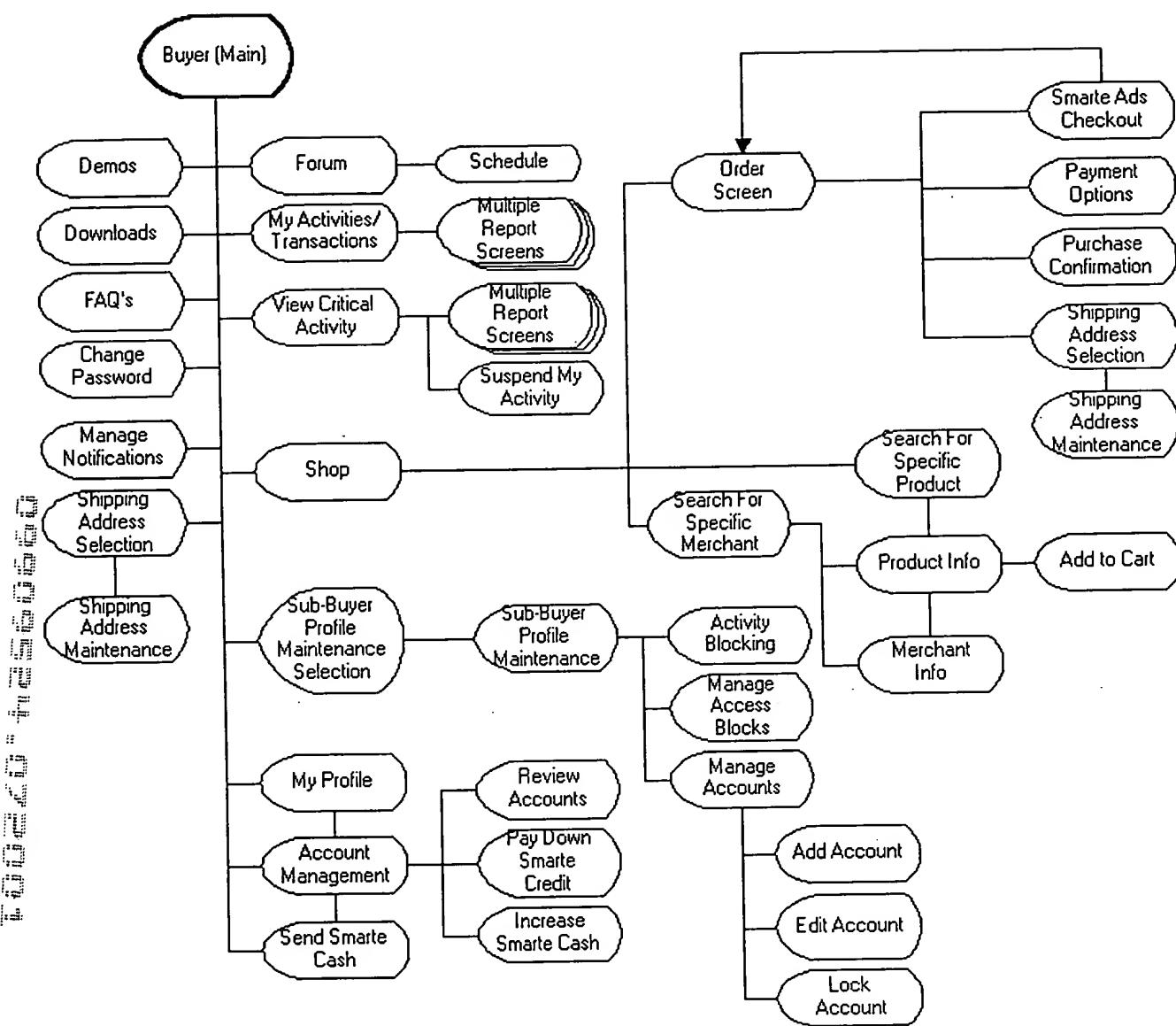


Figure 16
Buyer Main Screen

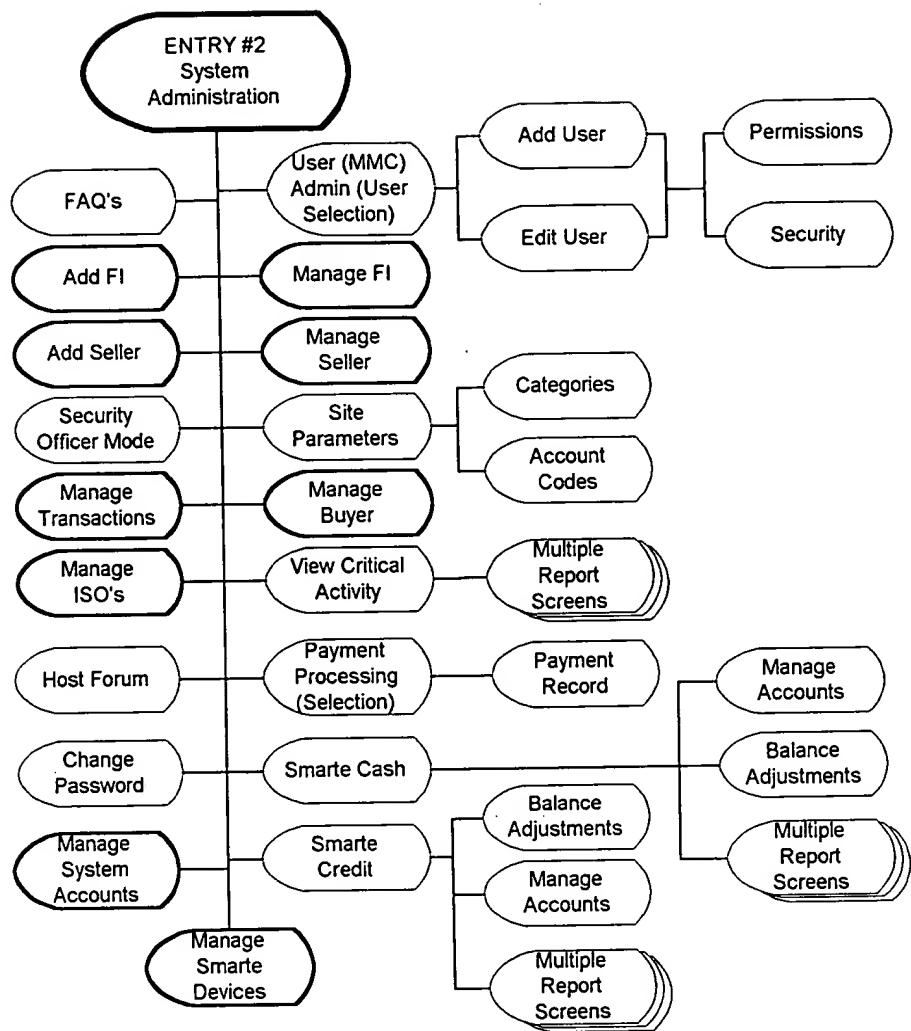


Fig. 17
Administration Main Screens

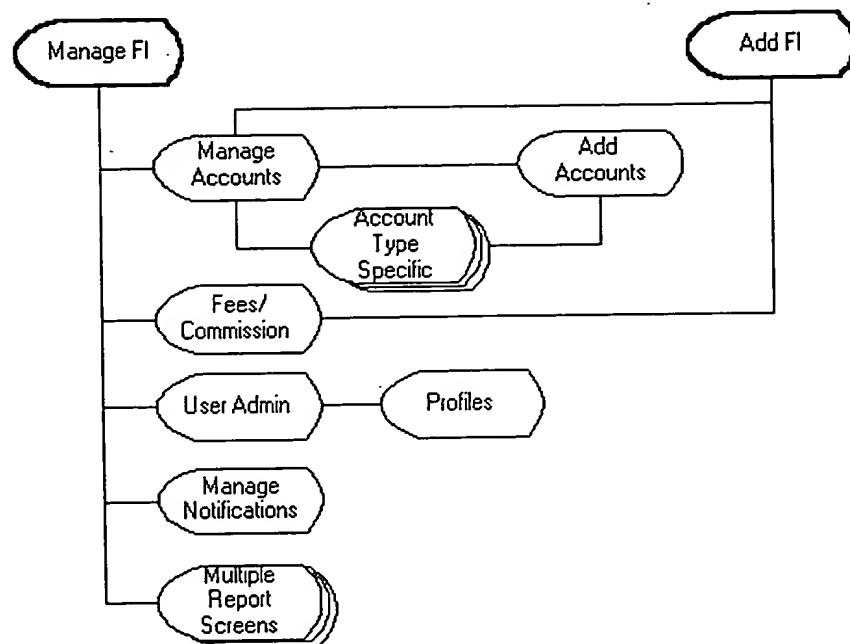


Figure 18
Administration – Financial Institution Management Screens

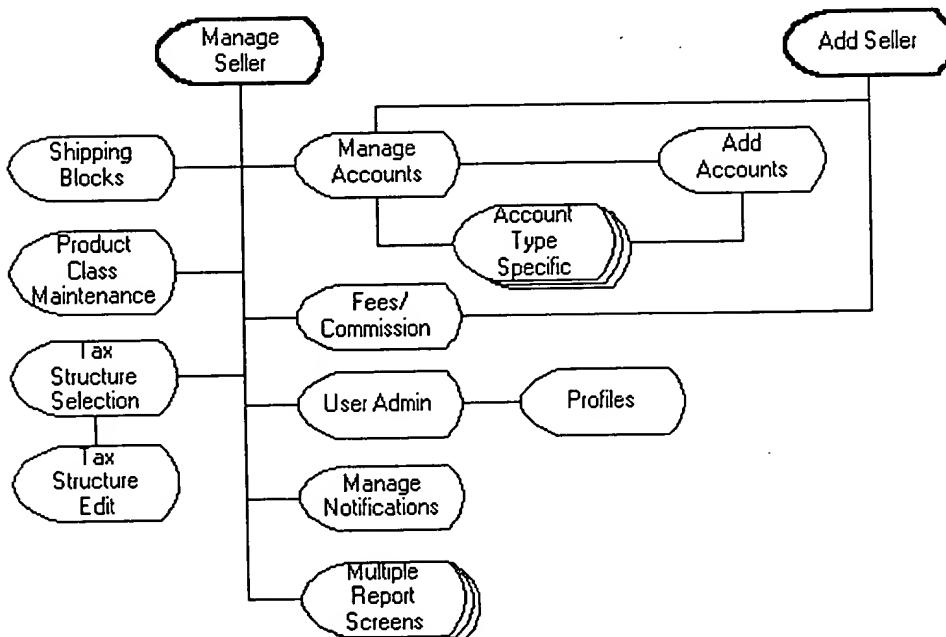


Figure 19
Administration – Seller Management Screens

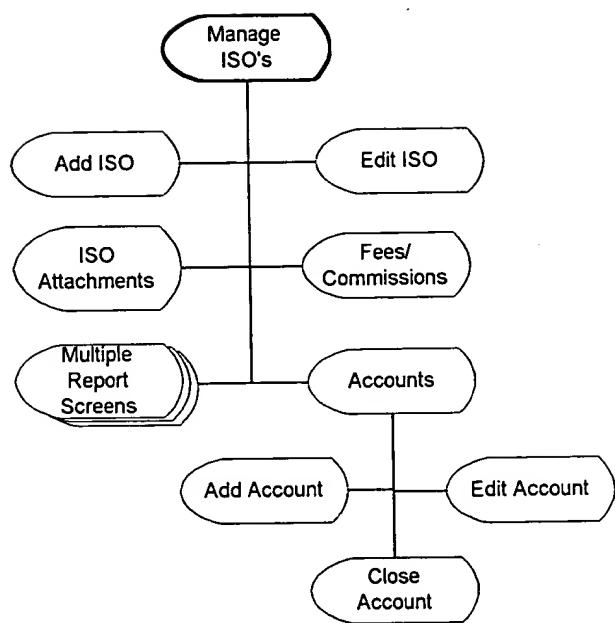


Fig. 20

Administration – Independent Sales Organization Management Screens

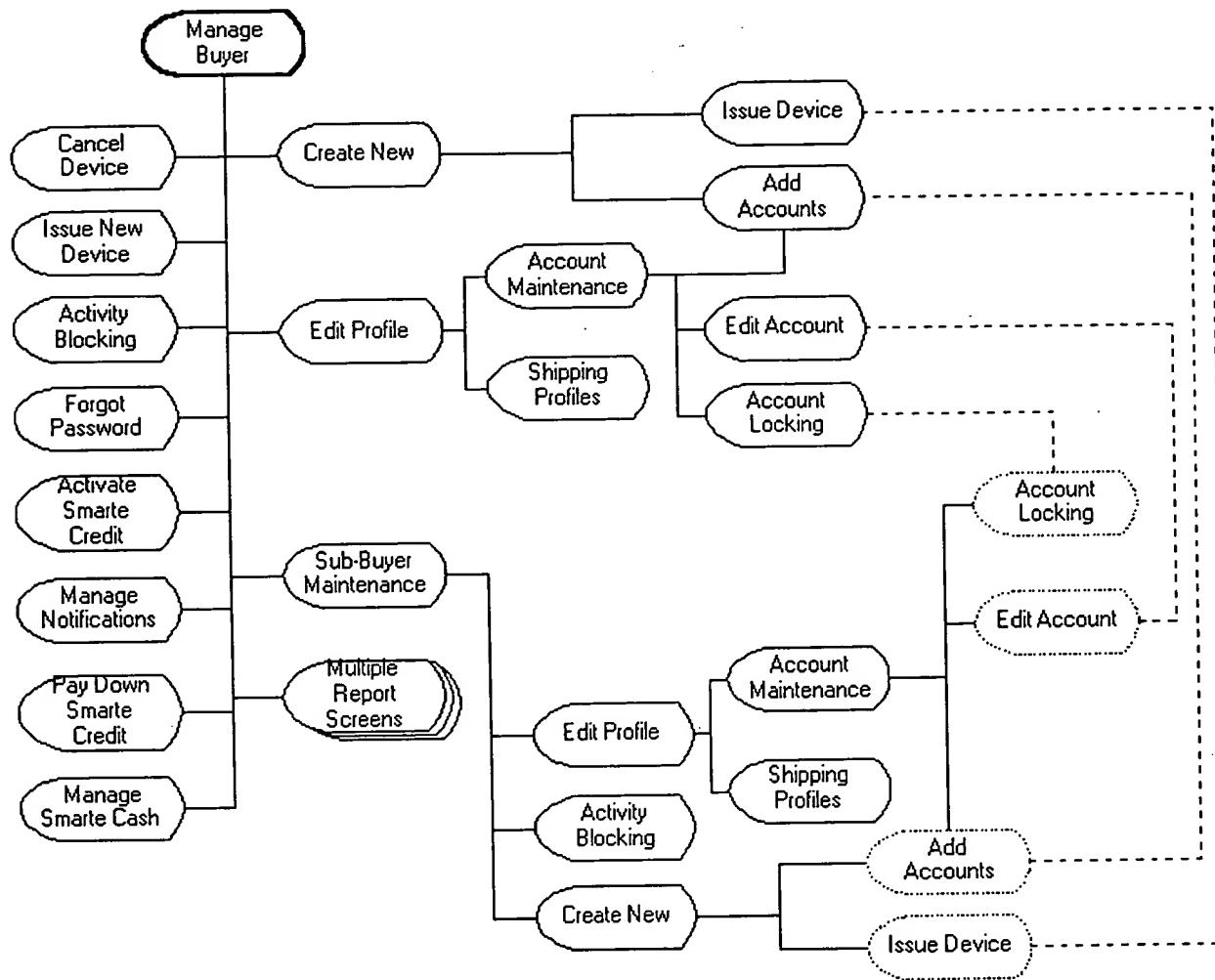


Figure 21
Administration – Buyer Management Screens

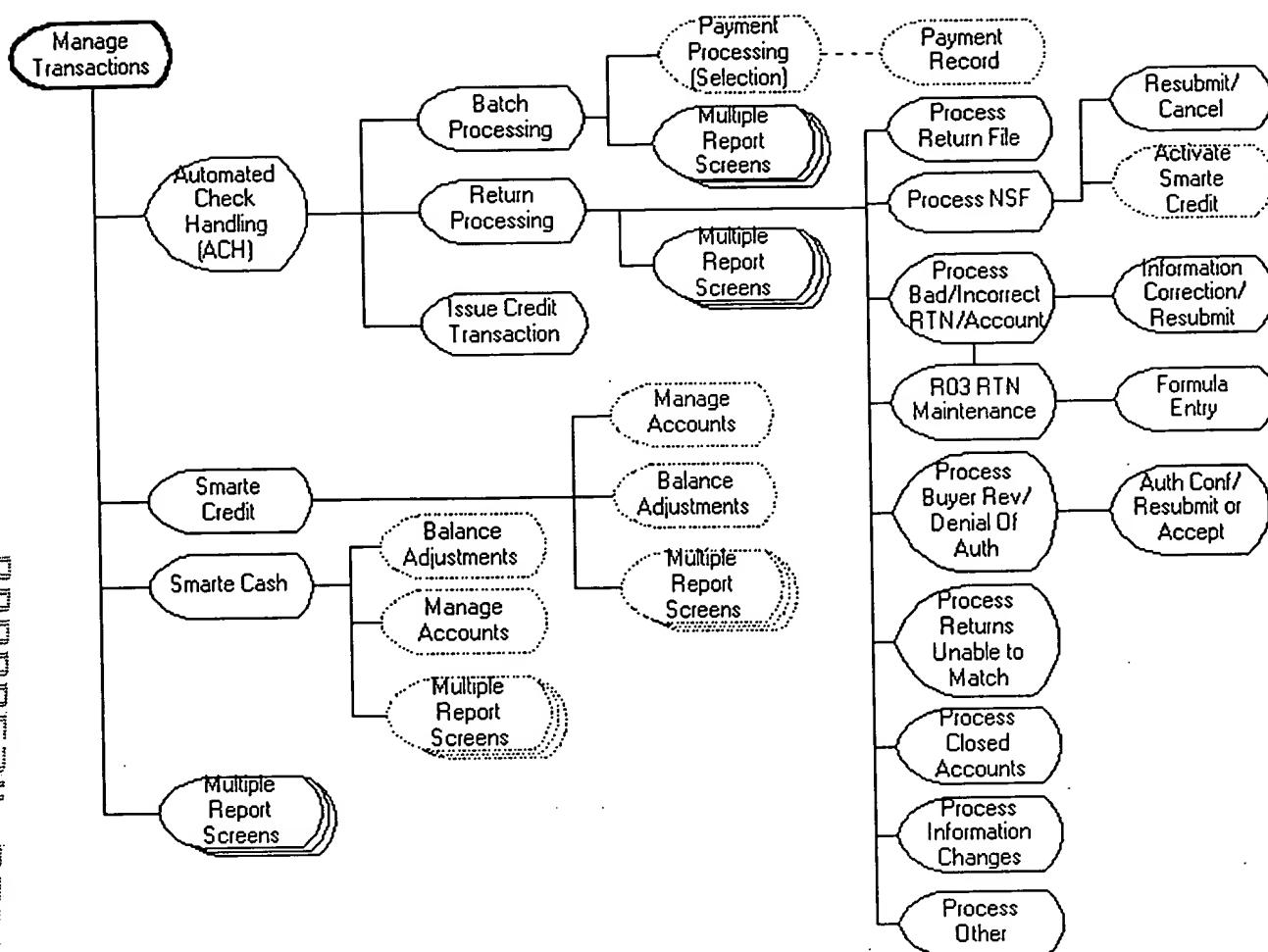


Fig. 22

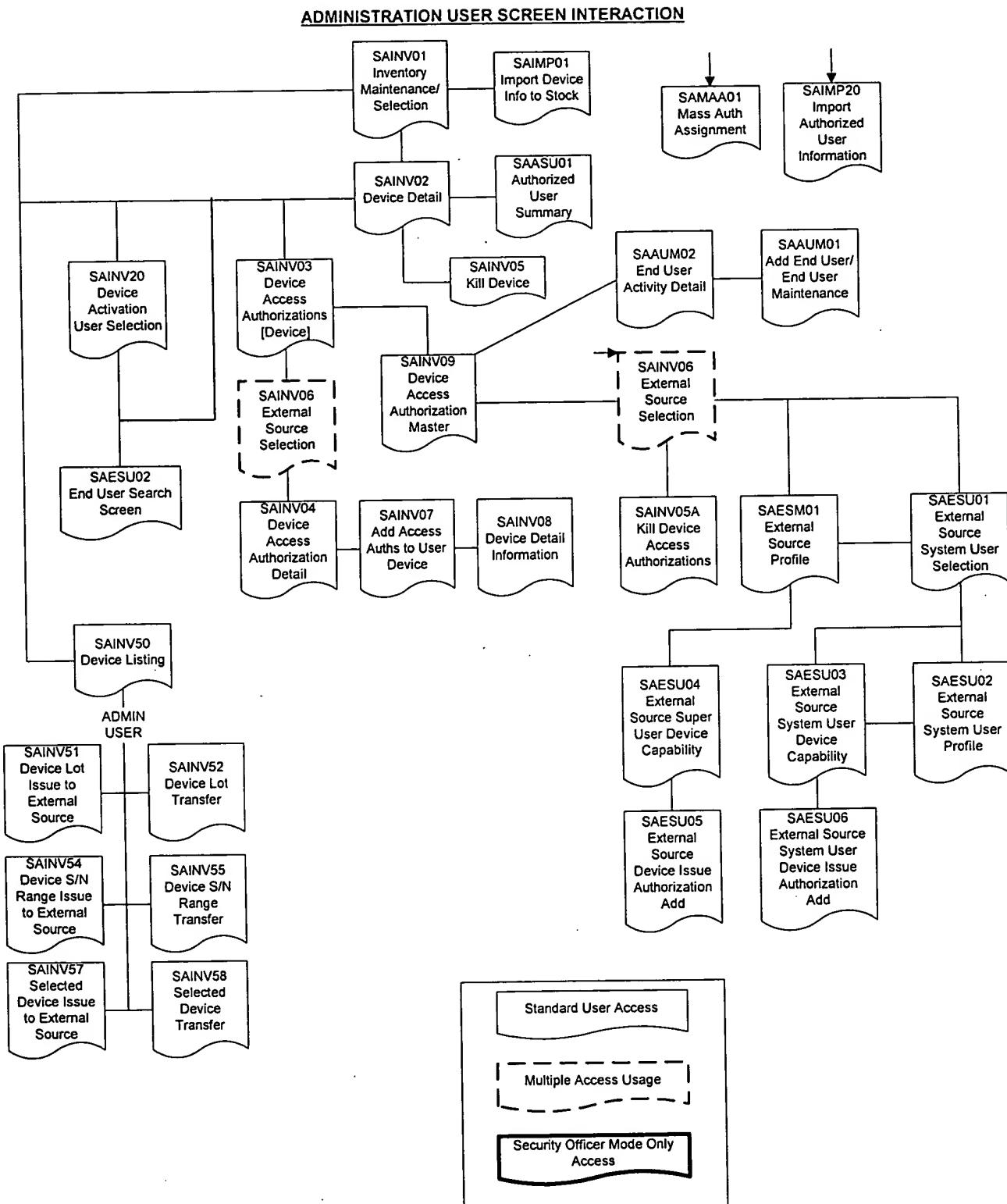


Fig. 23
Authentication

EXTERNAL SOURCE USER SCREEN INTERACTION

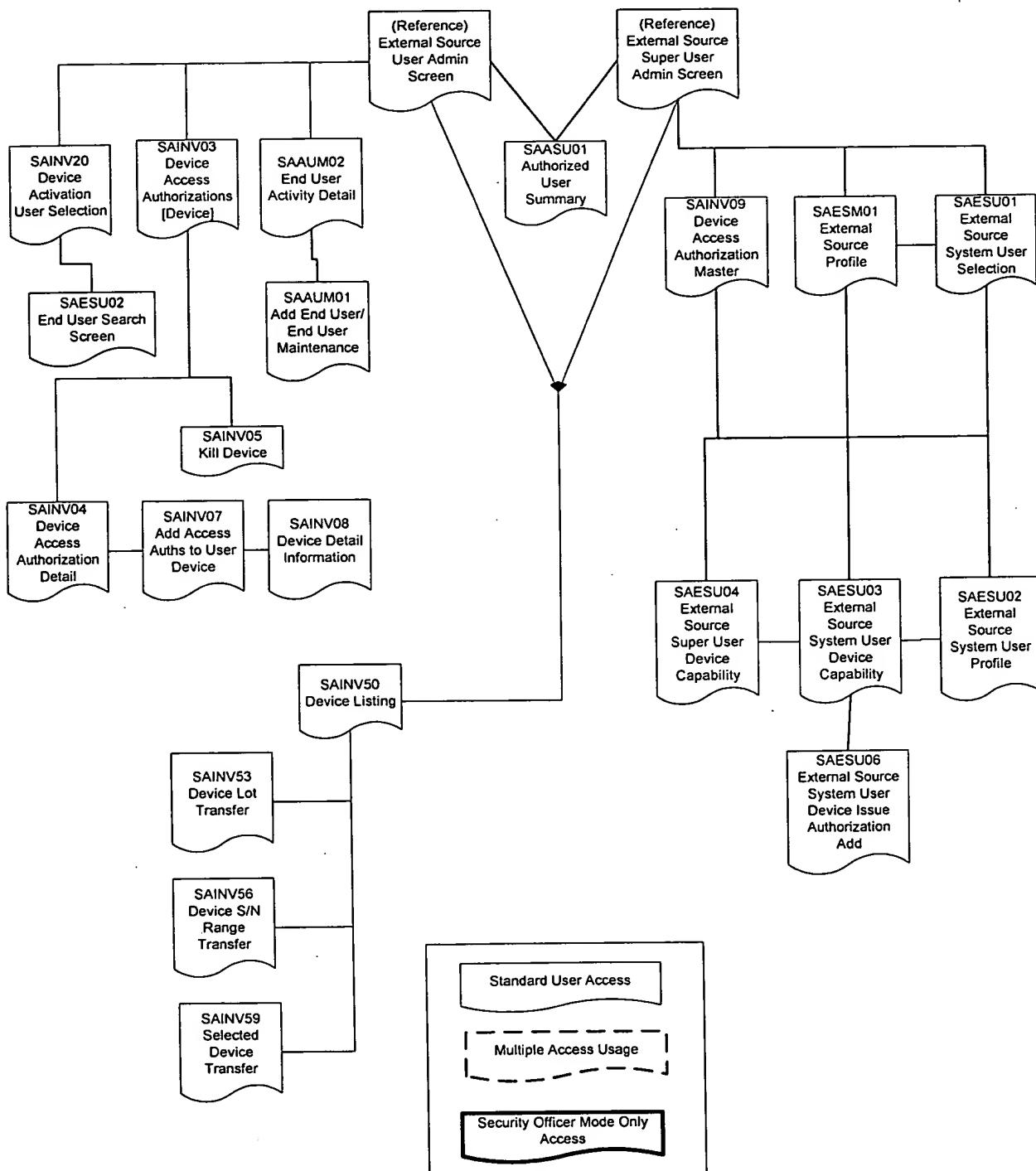


Fig. 24
Authentication

End User Screen Interaction

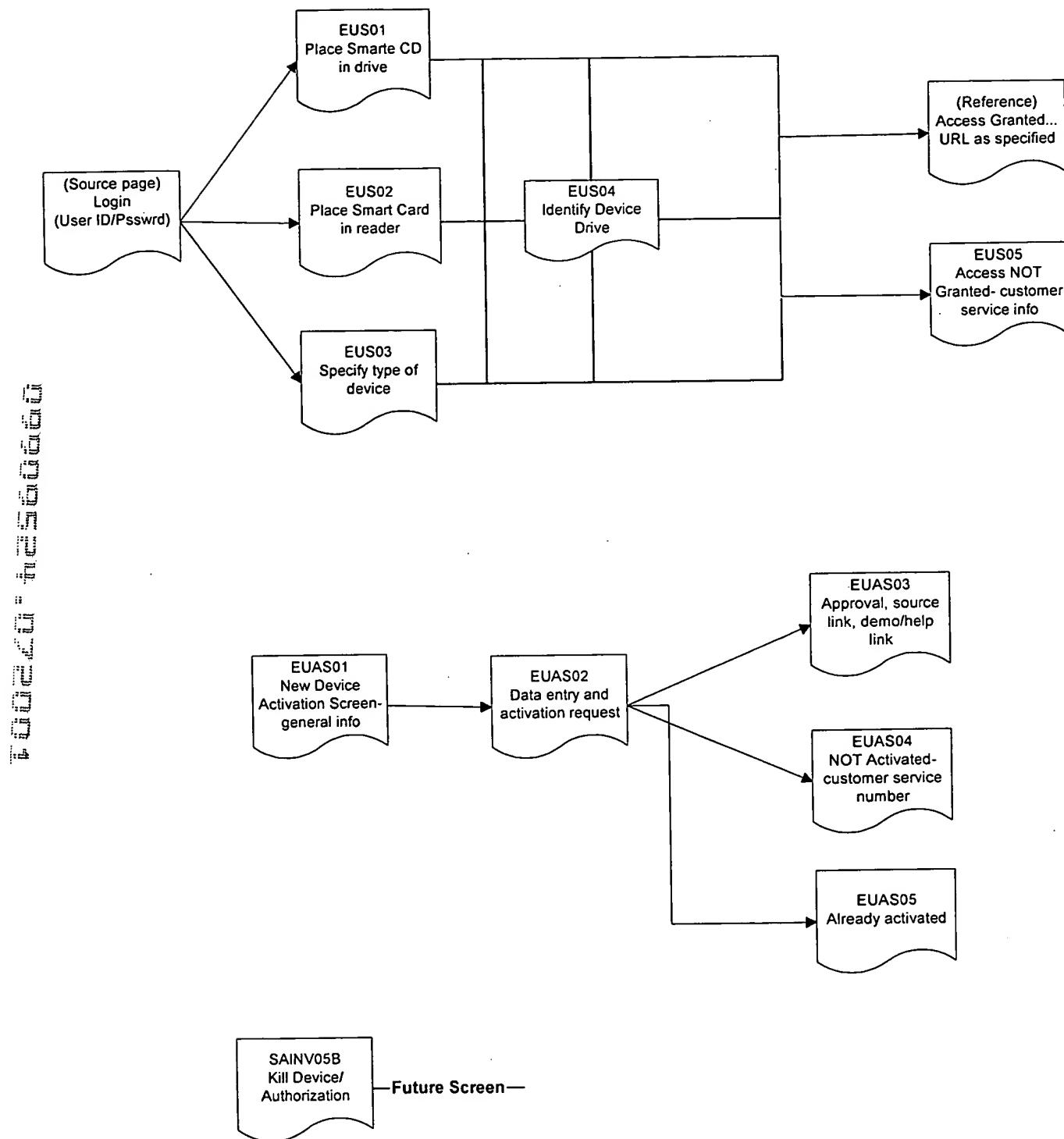


Fig. 25
Authentication

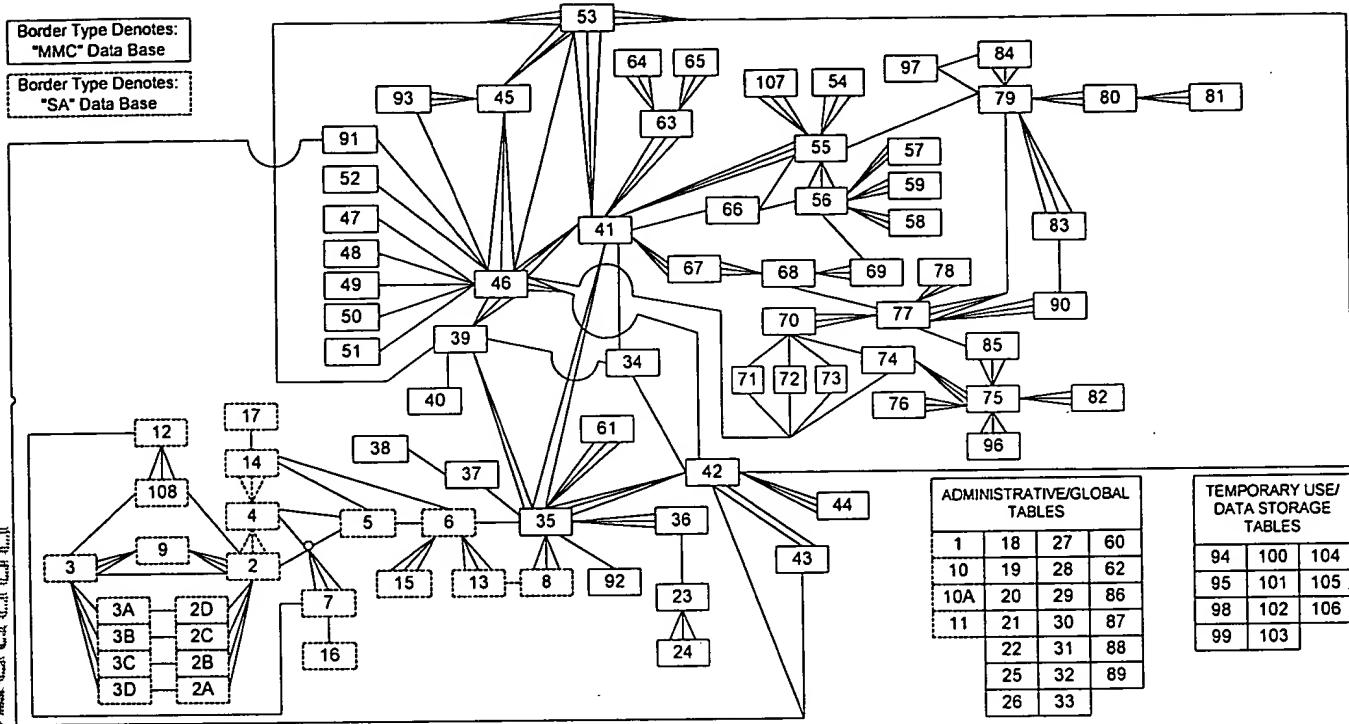


Fig. 26
System Data Structure

1	Smarte Authentication System Administration Data	51	Accounts Type Specific – Smarte Credit Card
2	Smarte Authentication User Device Master	52	Account Block Details
2A	Smarte Authentication Device Specific (Smarte CD)	53	Fees and Commission
2B	Smarte Authentication Device Specific (Smart Card)	54	Product Category Master
2C	Smarte Authentication Device Specific (RSA Token)	55	Product Class Master
2D	Smarte Auth Device Specific (Secure Computing Token)	56	Product Master
3	Smarte Authentication Device Inventory Master	57	Product – Sub Products List
3A	Smarte Auth Device Inventory Specific (Smarte CD)	58	Product – Keywords List
3B	Smarte Auth Device Inventory Specific (Smart Card)	59	Product – Quantity Allocation
3C	Smarte Auth Device Inventory Specific (Smart Card)	60	Notification Codes
3D	SA Device Inventory Specific (Secure Computing Token)	61	Notification Master
4	Smarte Authentication END User Master	62	Shipment Methods
5	Smarte Authentication Authorization Master	63	Shipment Method
6	Smarte Authentication External Source Master	64	Shipment Method Limits
7	Smarte Authentication External Source Device	65	Shipment Location Limits
8	Smarte Auth External Source User Device Issue Authority	66	Tax Details
9	Smarte Authentication Device Lot Master	67	Seller Order ID Master
10	Smarte Authentication Device Access Log	68	Order Master
10A	Smarte Authentication Device Access Log ARCHIVE	69	Line Items
11	Smarte Authentication Specific System Activity Log	70	Transaction (Common)
12	Smarte Authentication Product Master	71	Transaction (Account Type Specific – Smarte Cash)
13	Smarte Auth External Source Device Issue Authority	72	Transaction (Account Type Specific – Smarte Credit)
14	Smarte Auth External Source/Auth User Cross Reference	73	Transaction (Account Type Specific – Admin)
15	Smarte Auth External Source Device Control Authority	74	Transaction (Account Type Specific – Smarte ACH)
16	Smarte Authentication Device Authorization Overrides	75	Transaction – Smarte Credit Loan Record
17	Smarte Authentication ES Based End User Detail	776	Transaction – Smarte Credit Payment Log Reference
18	System Administration Data	77	Order Transaction - Master
19	System Administration Data – Signup	78	Order Transaction - Details
20	System Administration Data – Product	79	Batches
21	System Administration Data – Order	80	Batch Payment Due
22	System Administration Data – Transaction	81	Payment Log Table
23	Identifier Type Master	82	Transaction – Smarte Credit Interest Log Reference
24	Identifier Type Master – List Specific	83	Transaction – Returns
25	Random Question Master	84	FED Ready File – FED File Info Table
26	General Parameters	85	Pay Down Table
27	Holiday Master	86	System Administration Data - TCN
28	Activity Master	87	System Administration Data - BCN
29	Entity Activity Log	88	System Administration Data – Order Transaction
30	Telephone Master	89	System Administration Data – Return Transaction
31	Zip Master	90	Return Transaction - Details
32	State Master	91	Sub Buyer Accounts - Allocation
33	Time Zone Master	92	Chat
34	Sign up Details	93	ISO Account Details
35	User Master	94	Order Batch EXE
36	Identifier Master (User)	95	Shopping Bag Table
37	User Block Details	96	Smarte Credit Late Fee Log
38	Administration Users Master	97	FED Ready File Status
39	FI Master	98	TEMP RECORD STORAGE: Accounts used in Order
40	FI Specific – Banks	99	TEMP RECORD STORAGE: Keyword in Order
41	Seller Master	100	TEMP RECORD STORAGE: Keywords used in Order
42	Buyer Master	101	TEMP RECORD STORAGE: Product Category Path
43	Buyer Parent-Child Relation	102	TEMP RECORD STORAGE: Product Class Order
44	Buyer Shipping Details	103	TEMP RECORD STORAGE: Shop Cart Items
45	ISO Profile	104	TEMP RECORD STORAGE: Search Items
46	Accounts Master	105	TEMP RECORD STORAGE: Activate / Interest Process Flag
47	Accounts Type Specific – Smarte Credit	106	TEMP RECORD STORAGE: MoveMoney Identifier Master
48	Accounts Type Specific – Smarte ACH	107	Product Class Category Master
49	Accounts Type Specific – Smarte Cash	108	Smarte Authentication Product/Device Cross Reference
50	Accounts Type Specific – Admin		

Fig. 27

Key to Figure 26 System Data Structure

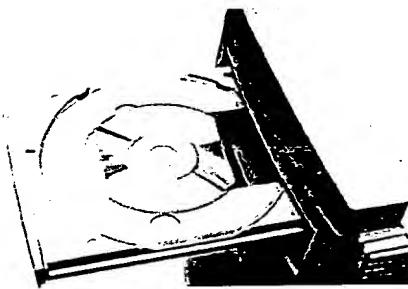


Fig. 28



Fig. 29

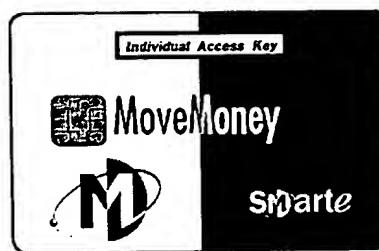


Fig. 30

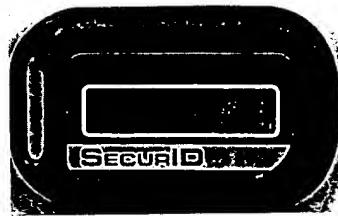


Fig. 31

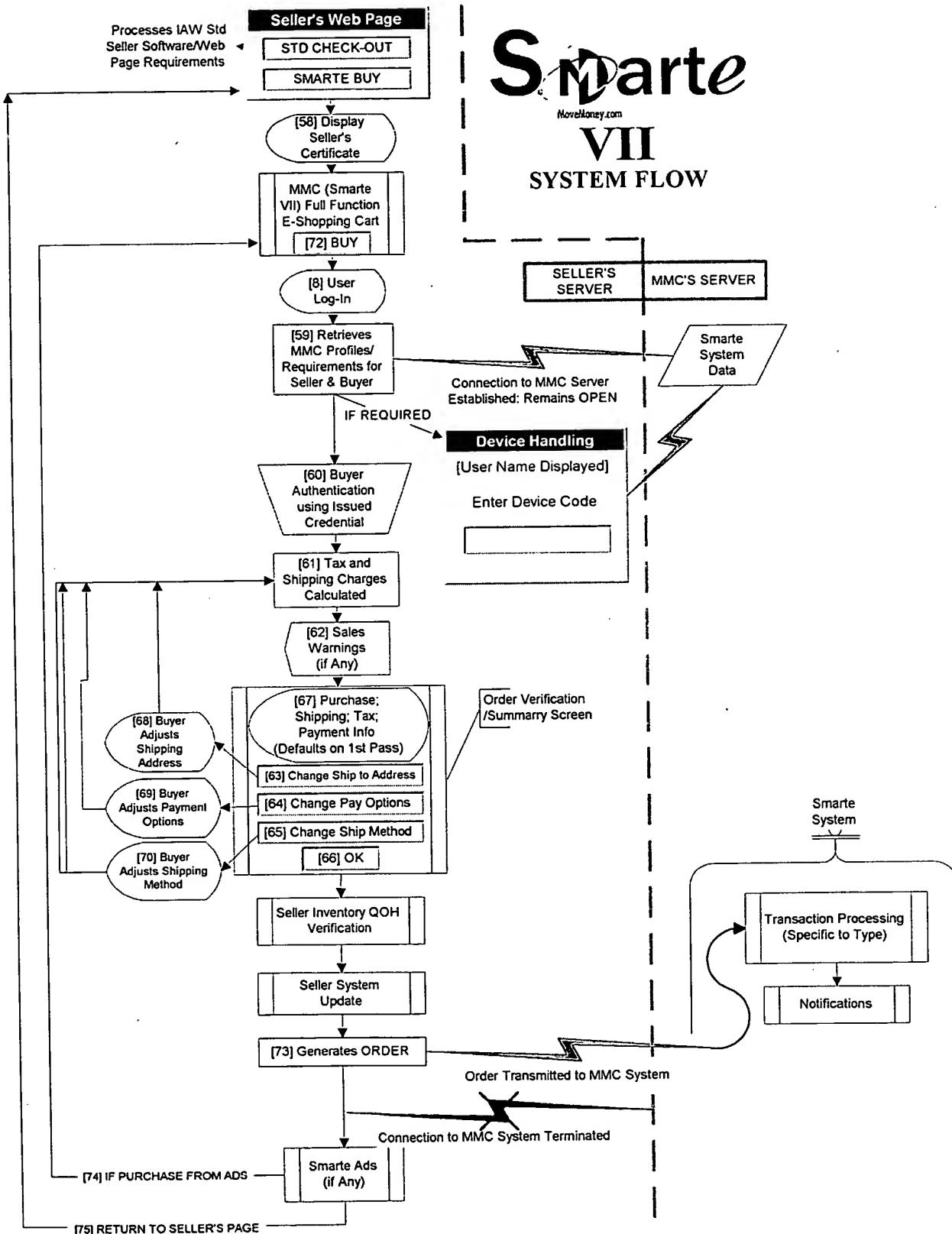


Fig. 32

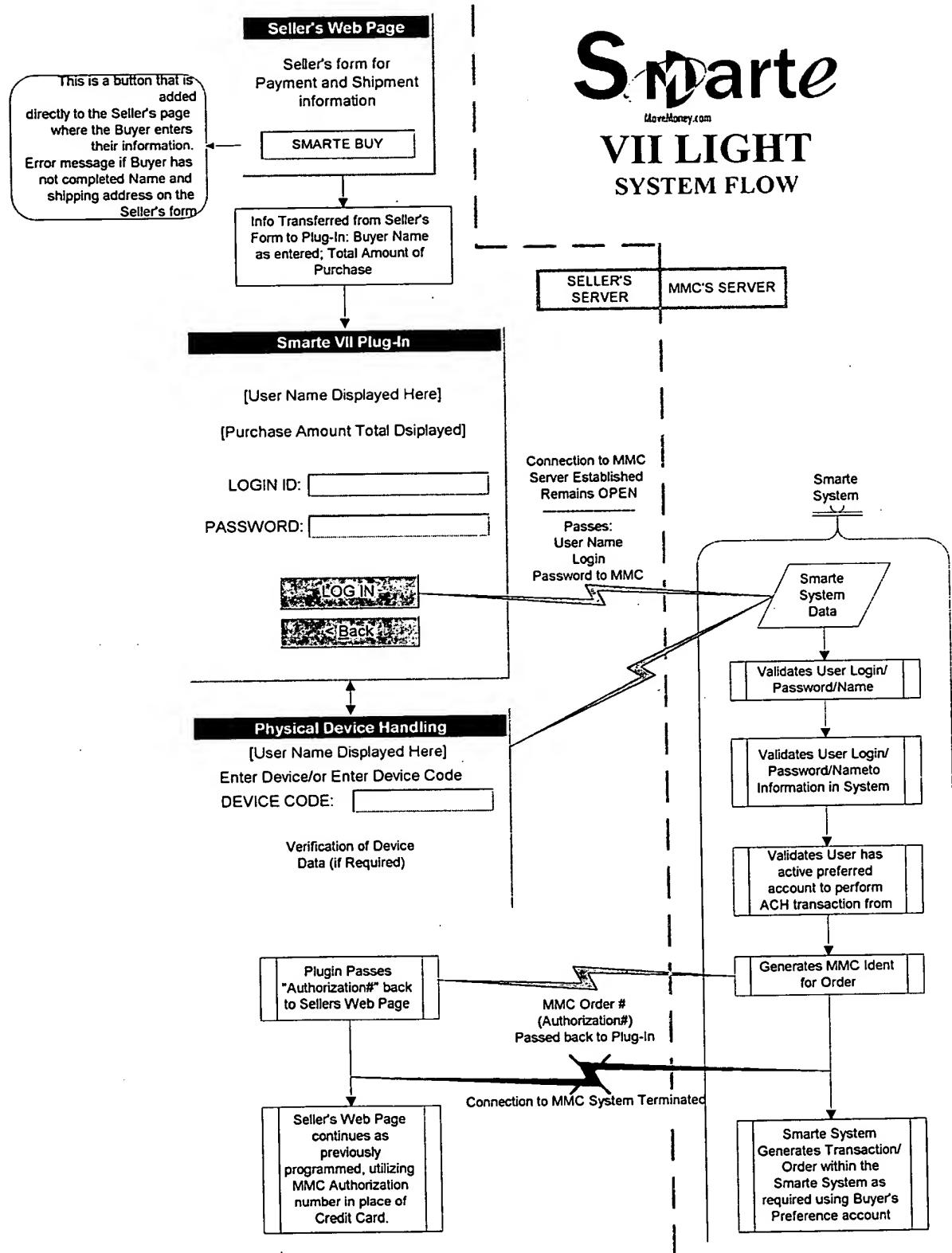


Fig. 33

MoveMoney
Smarte
 Authentication

SYSTEM FLOW

USER
 AUTHENTICATION

OPTION I

USE LIMITED TO SINGLE
 KNOWN DEVICE TYPE/
 SINGLE DEVICE

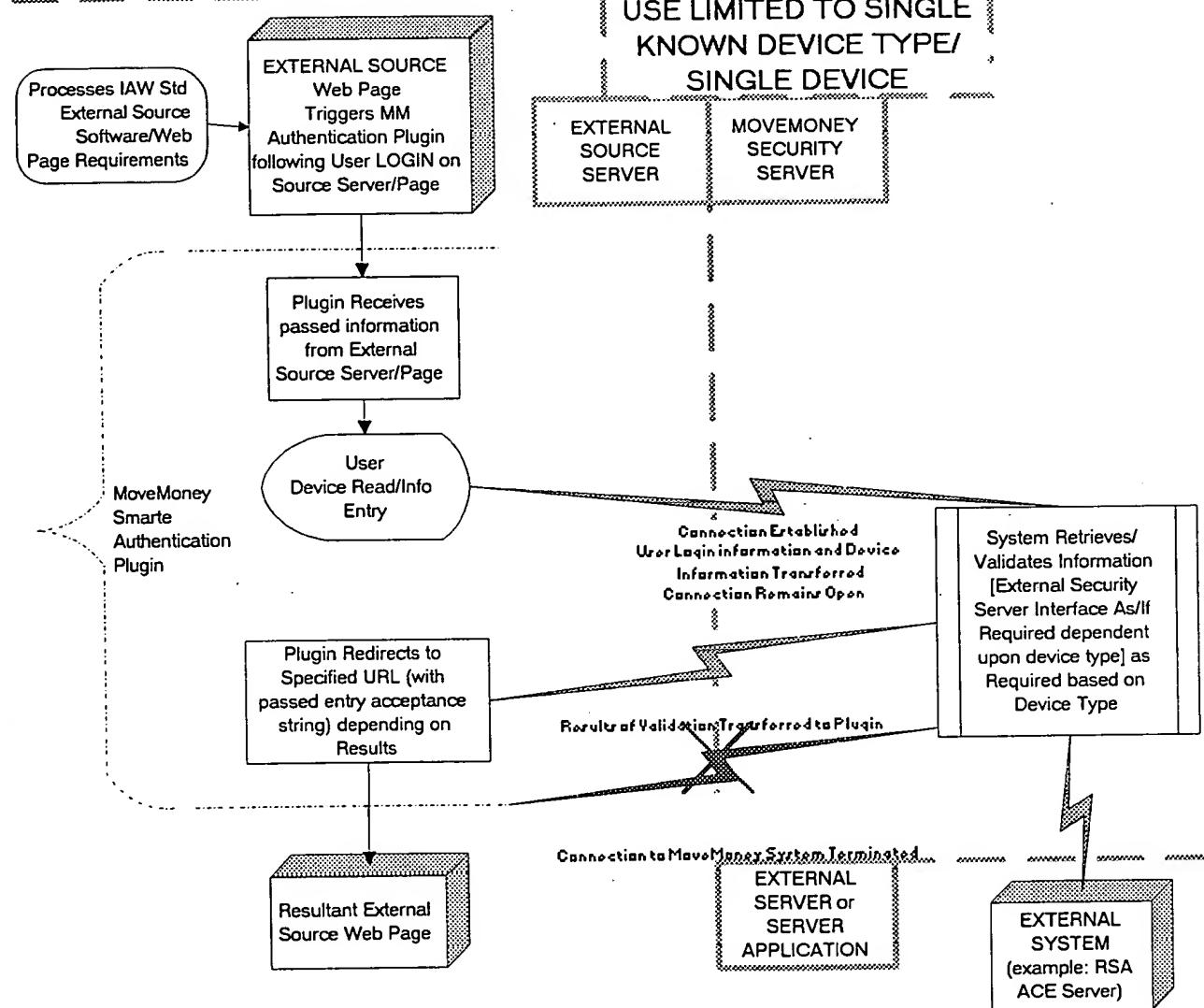


Fig. 34

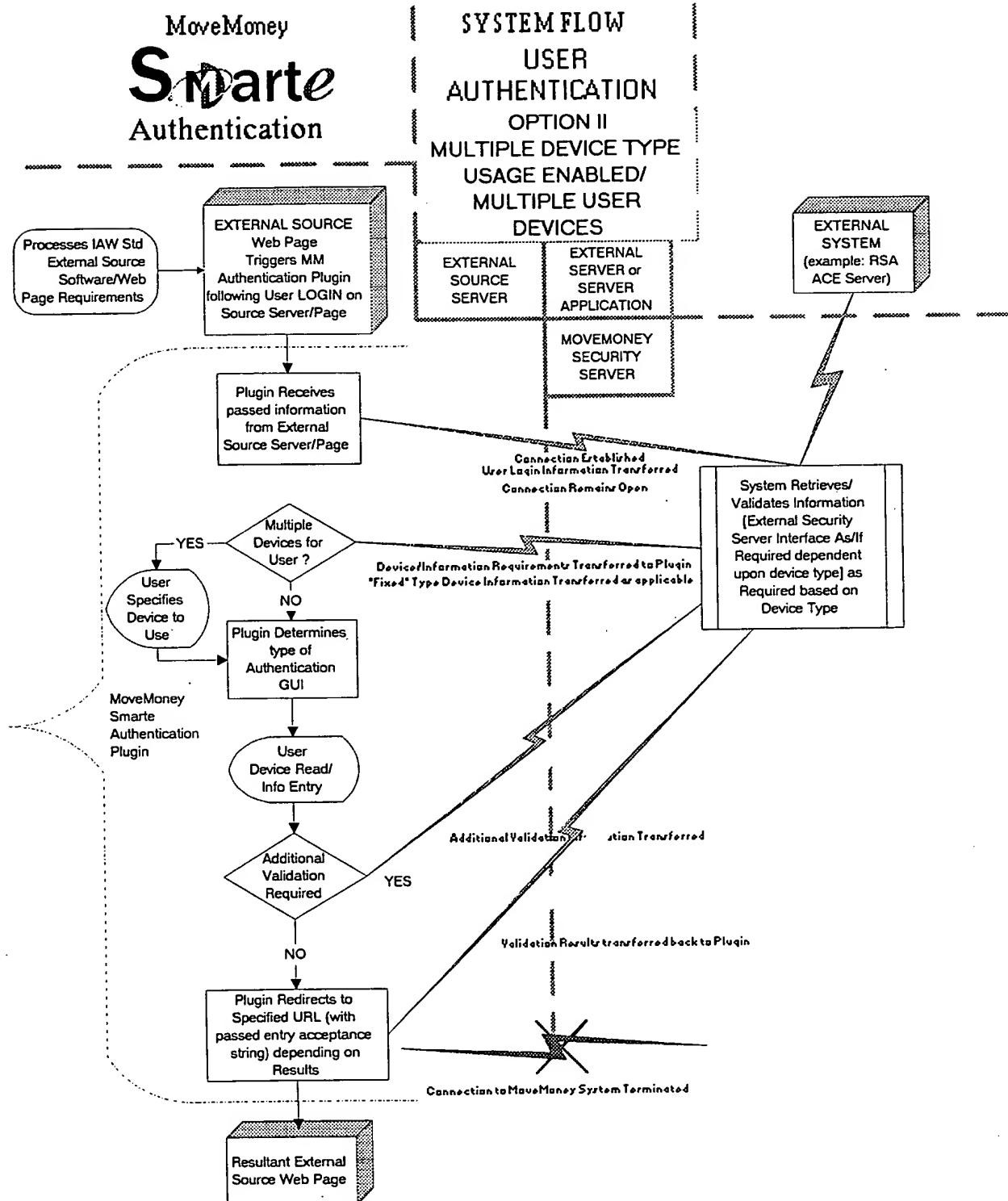


Fig. 35

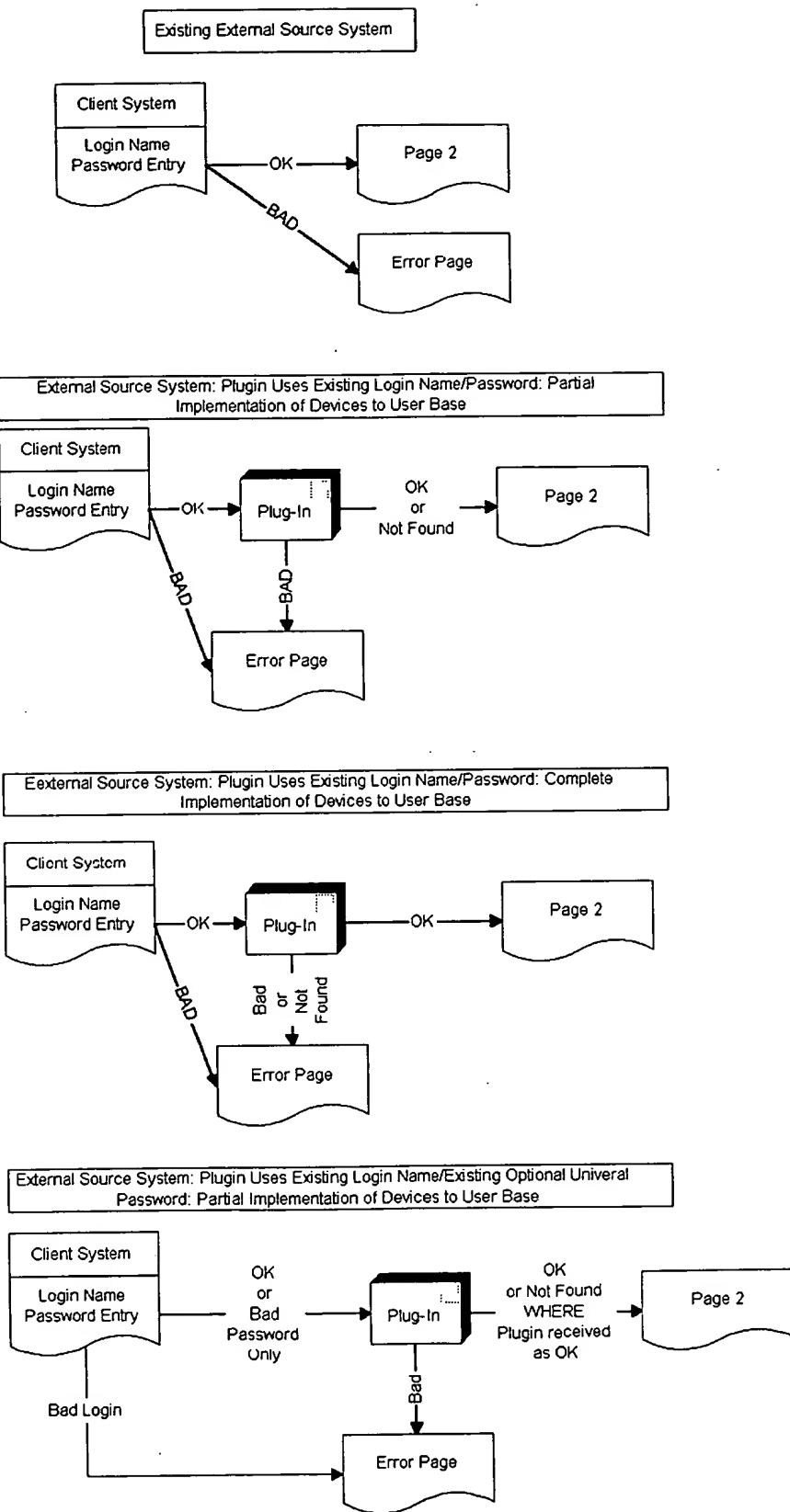
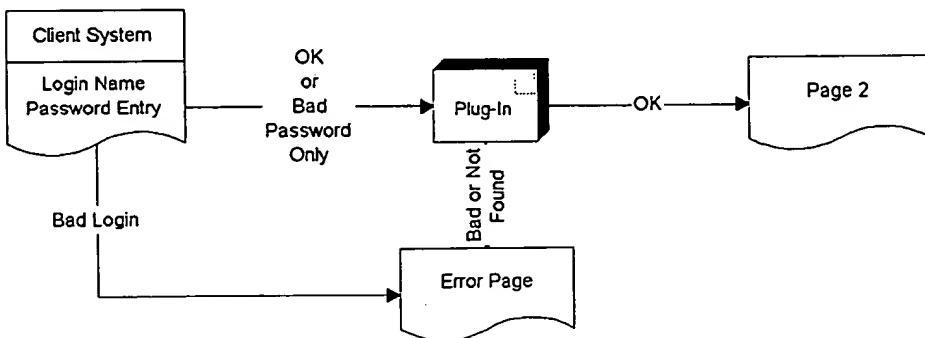
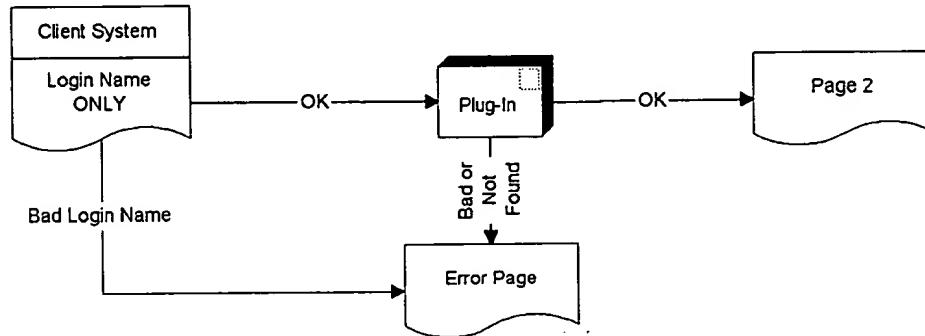


Fig. 36

External Source System: Plugin Uses Existing Login Name/Existing Optional Universal Password: Complete Implementation of Devices to User Base



External Source System: Plugin Uses Existing Login Name/NO Password: Complete Implementation of Devices to User Base



External Source System: Plugin Uses Existing Login Name/Mandatory Universal Password: Complete Implementation of Devices to User Base

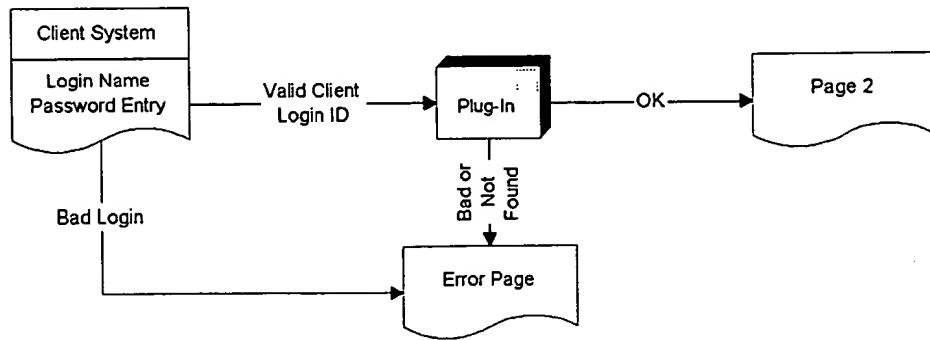


Fig. 37

PLUG-IN INFORMATION/ACTION/ INTERACTION BASIC VARIANTS

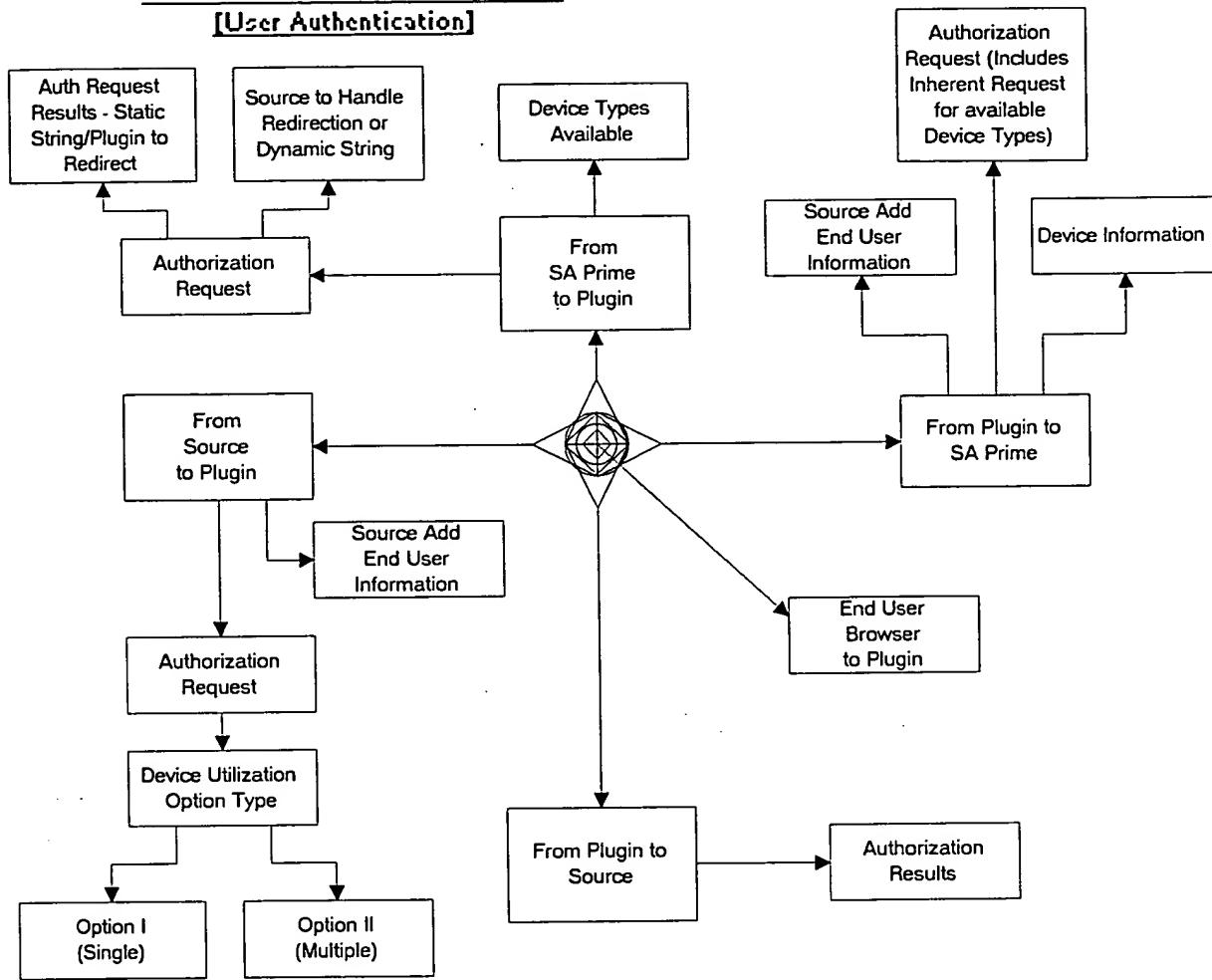


Fig. 38

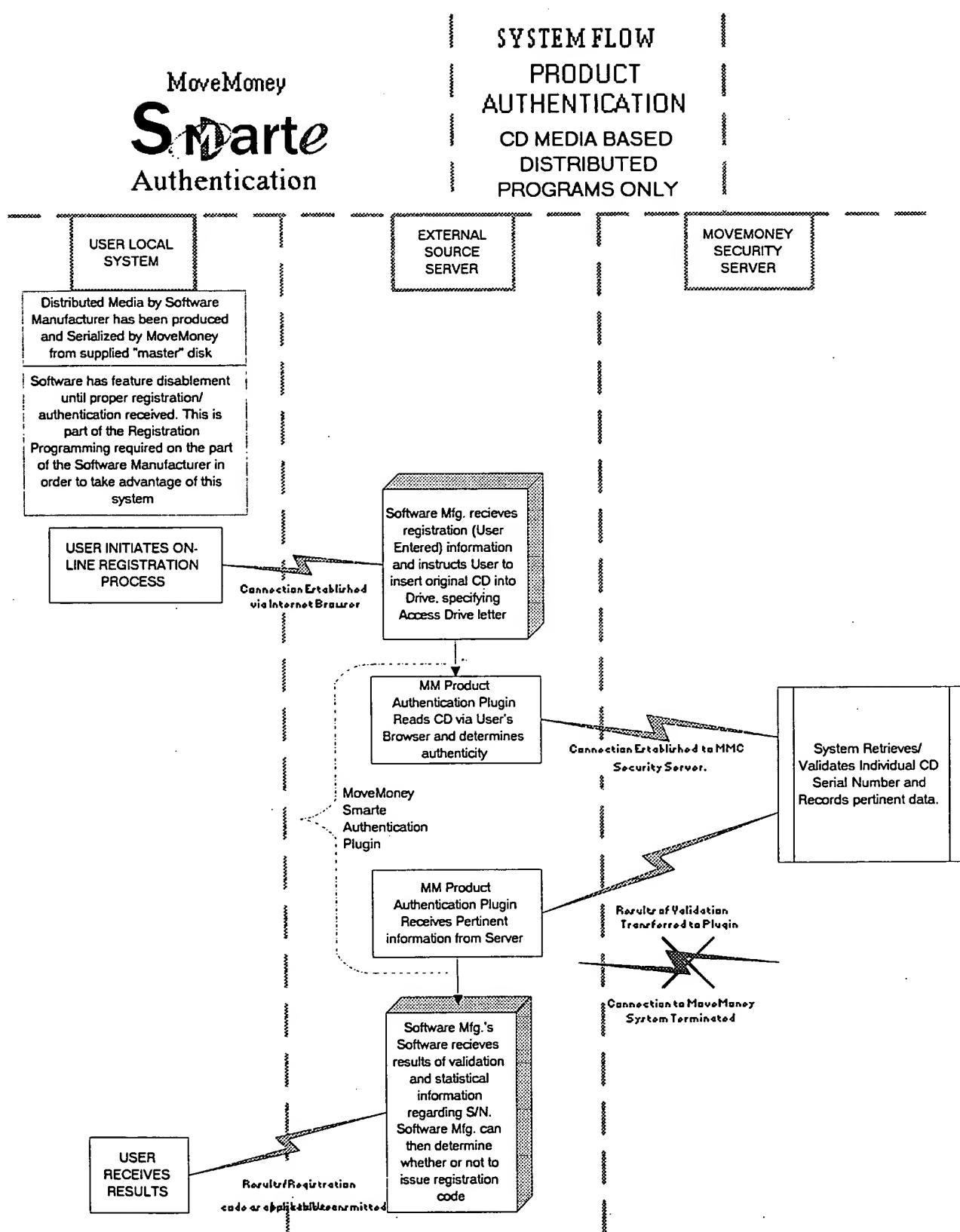


Fig. 39

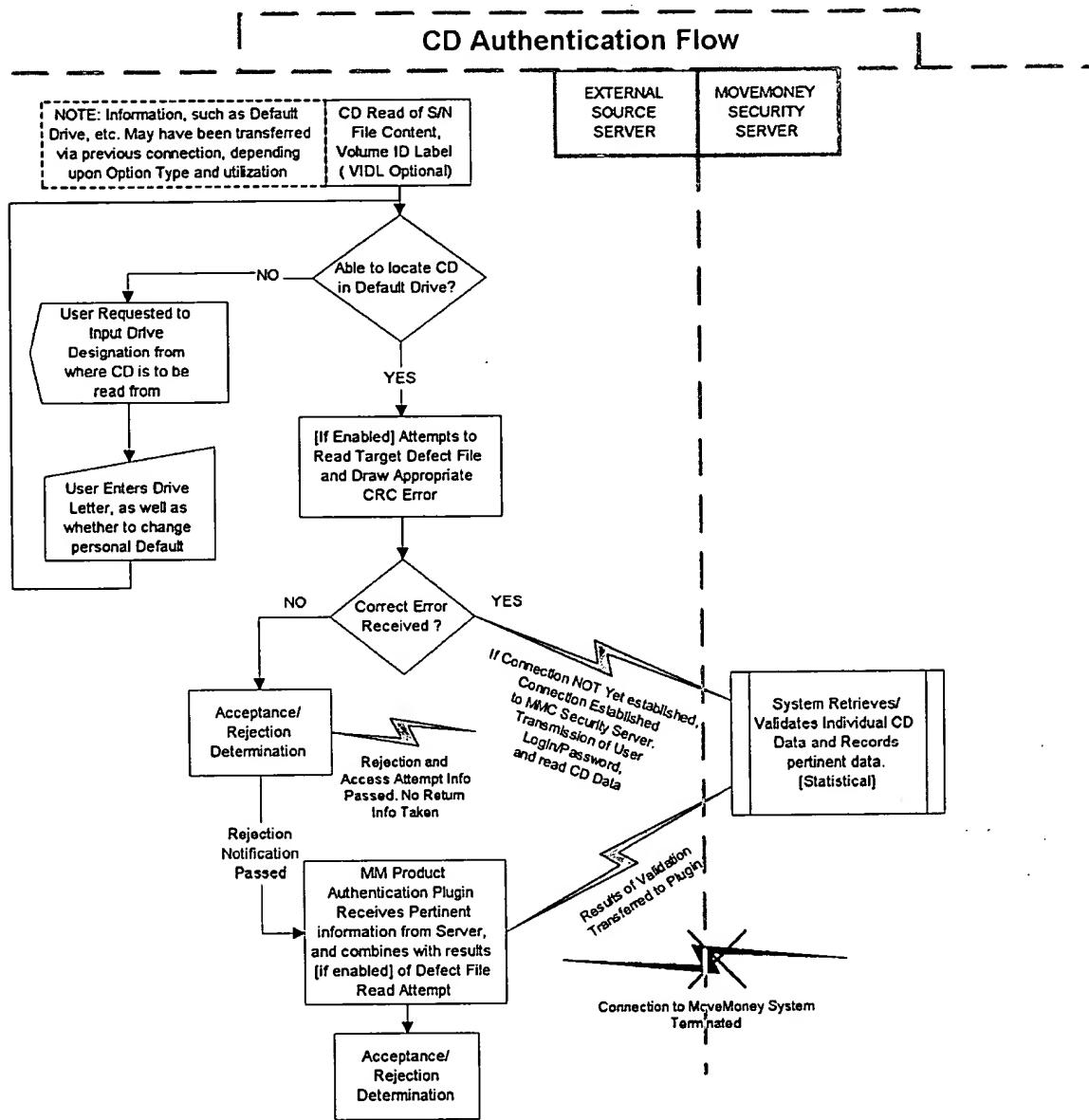


Fig. 40

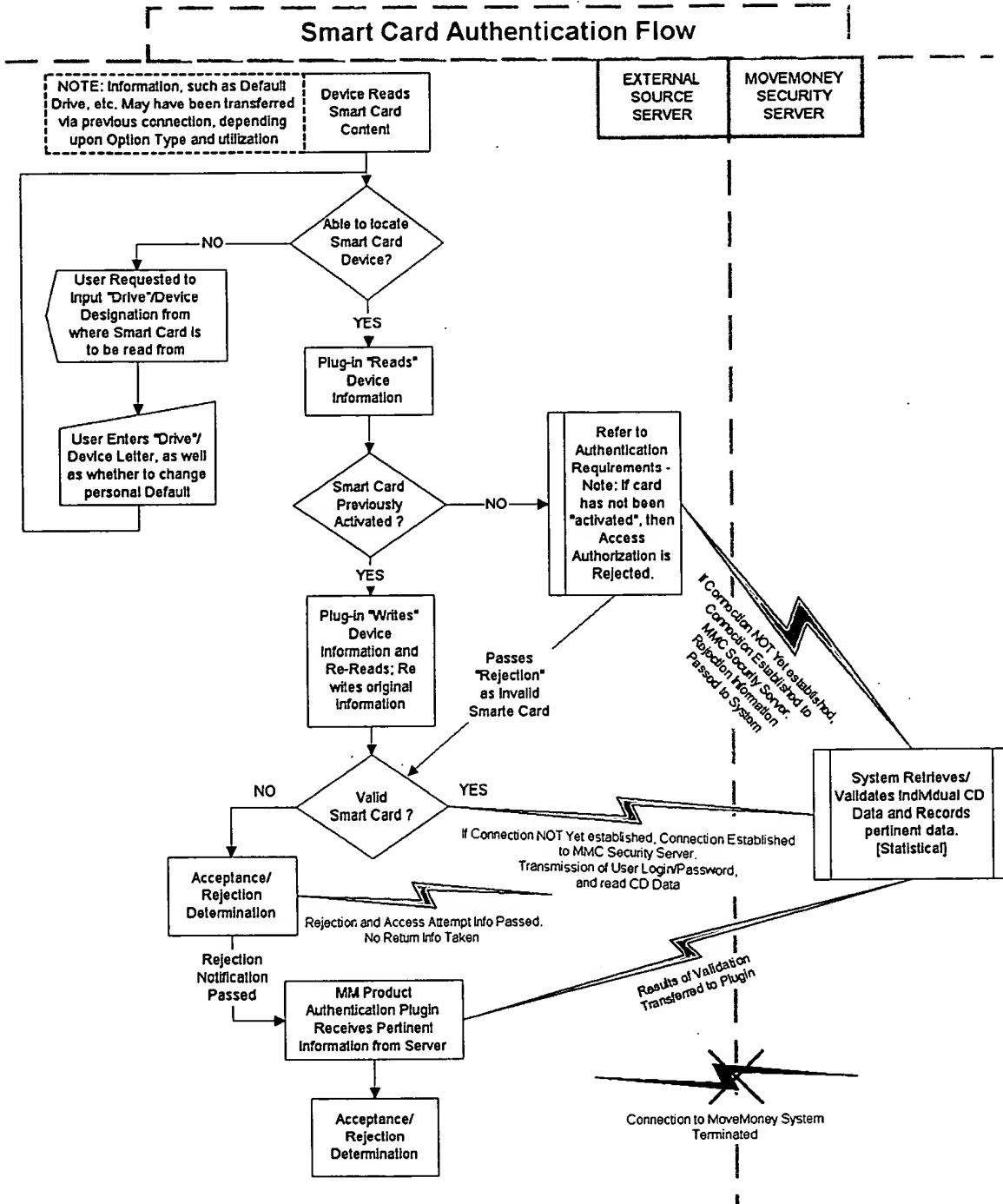


Fig. 41

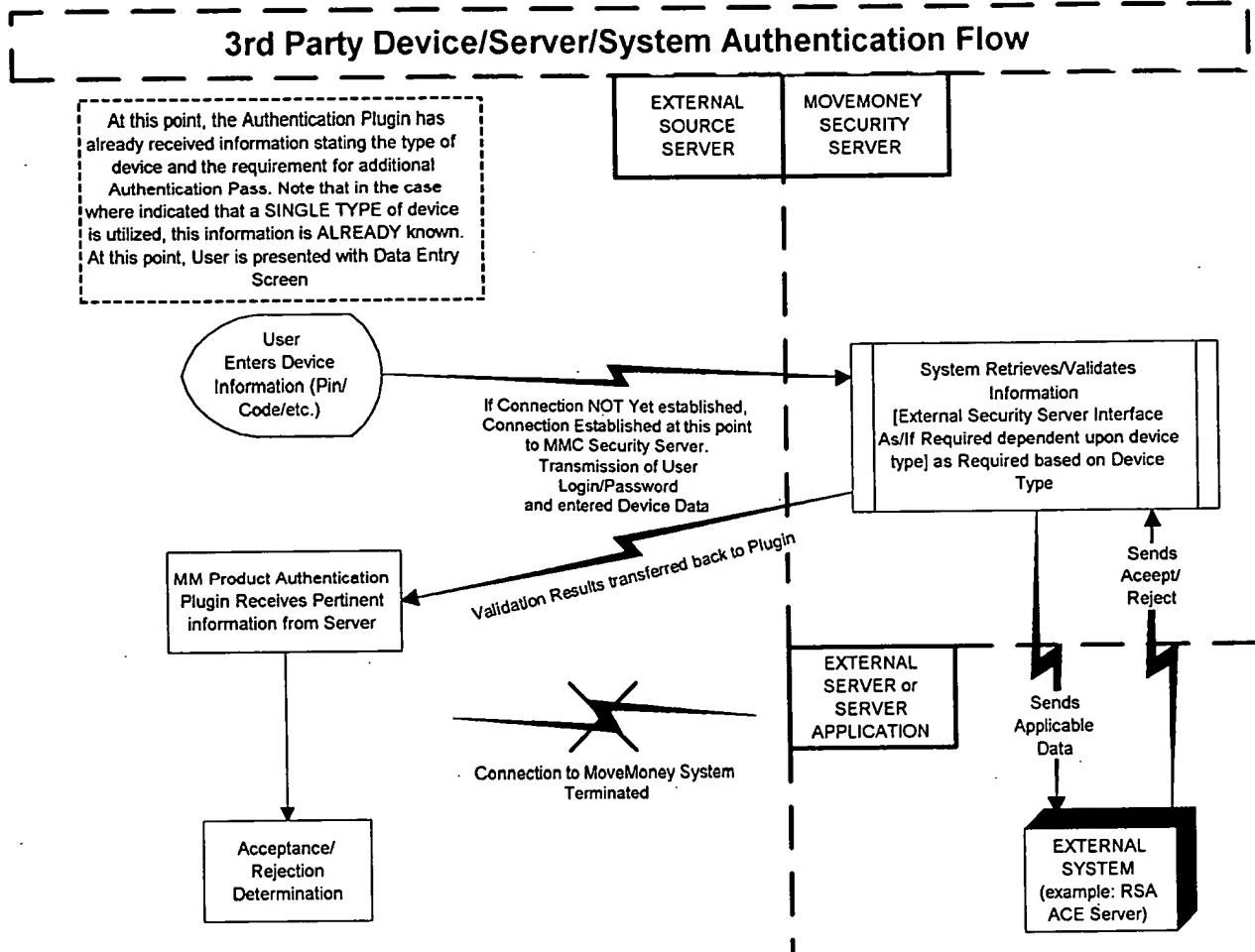


Fig. 42

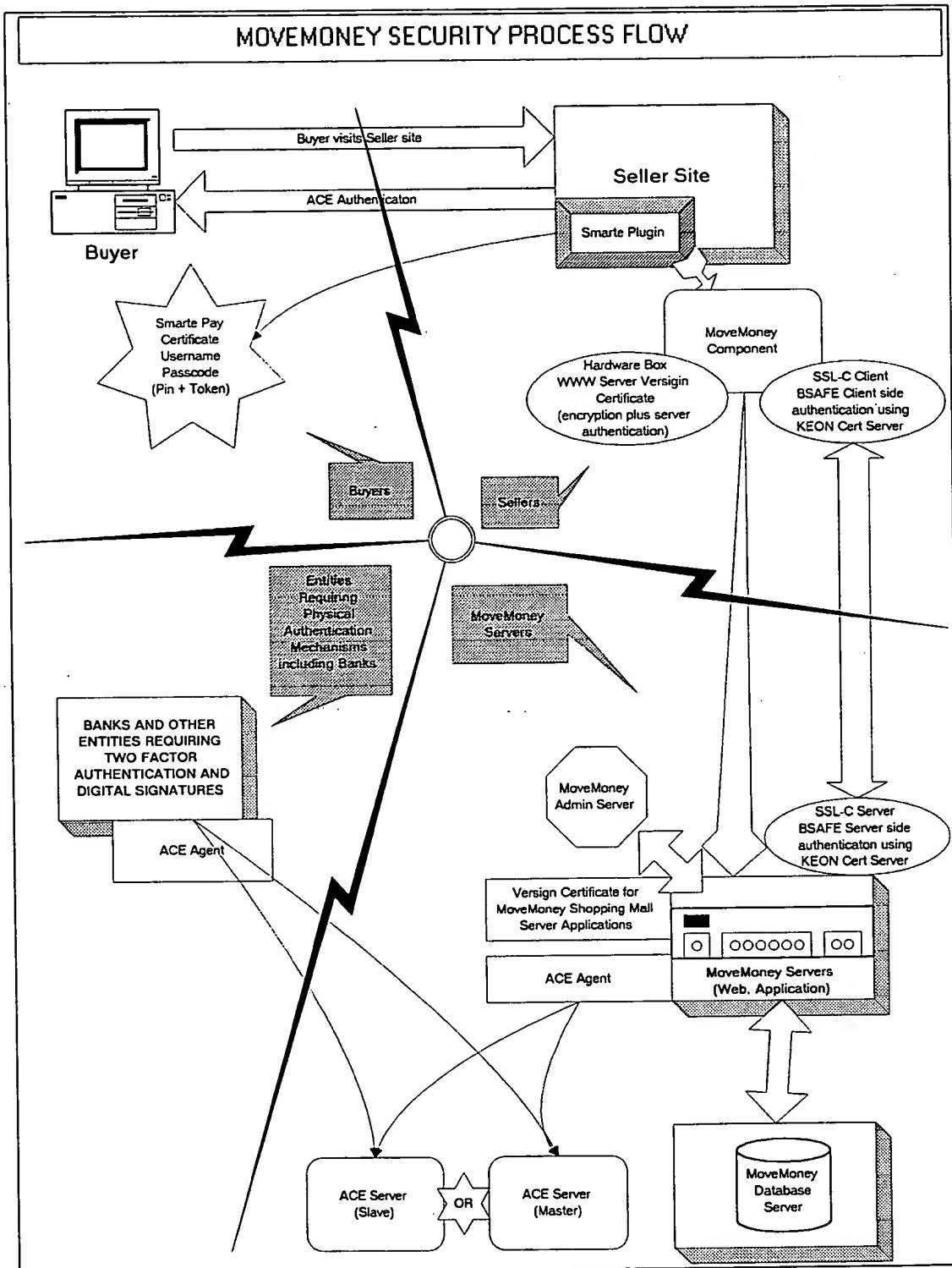


Fig. 43

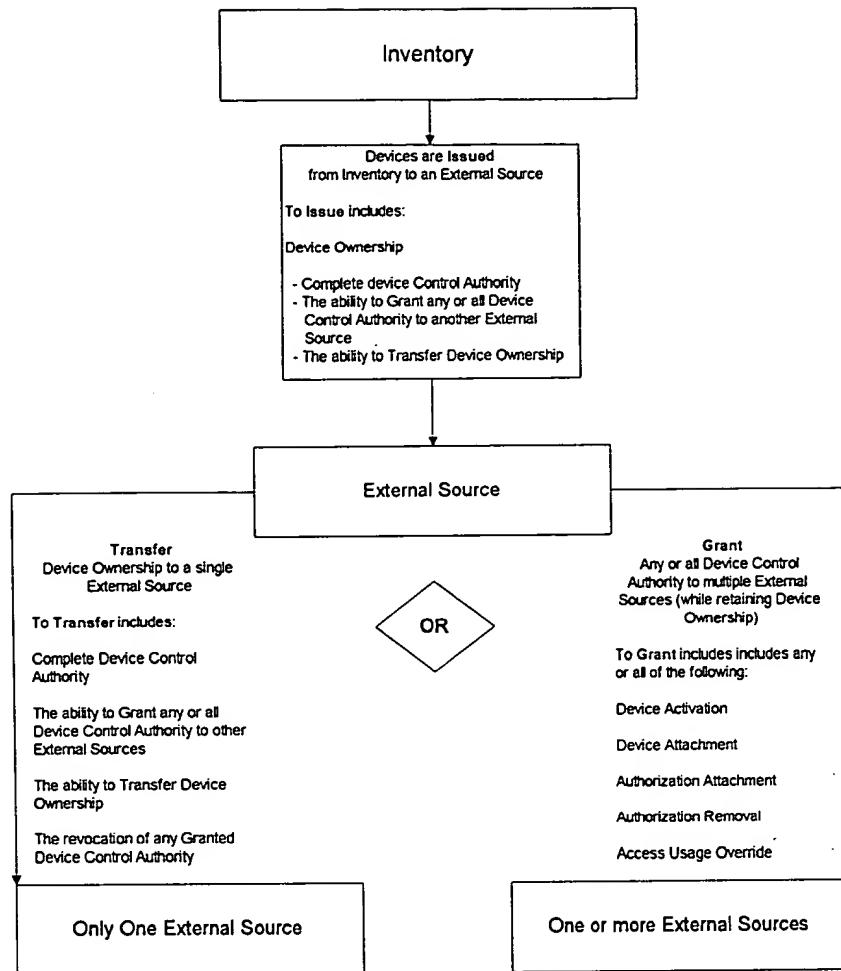


Fig. 44

Basic "Tier" Structure of Transactions/Transaction Relationships

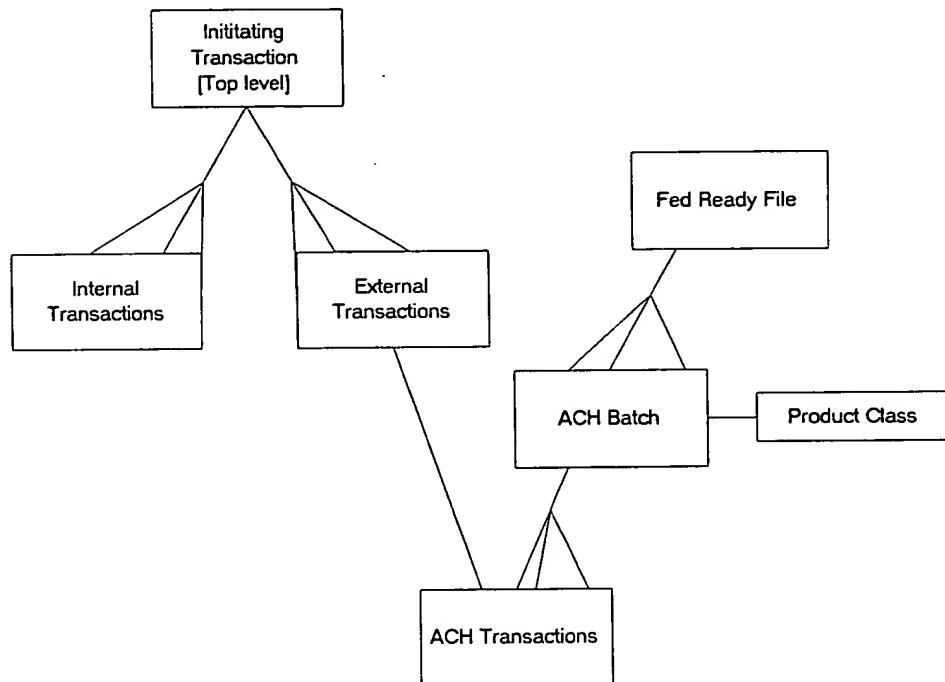


Fig. 45

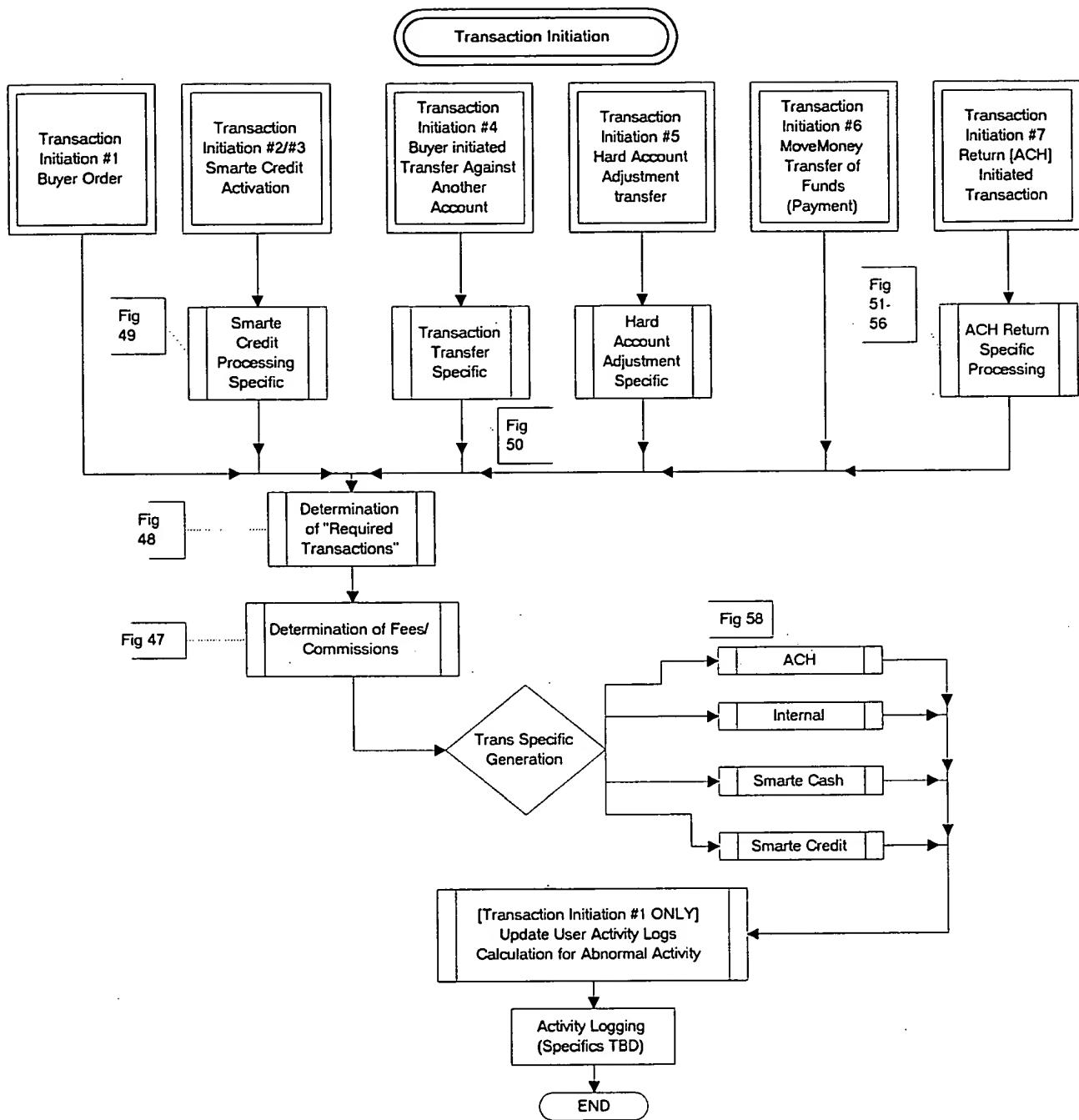


Fig. 46

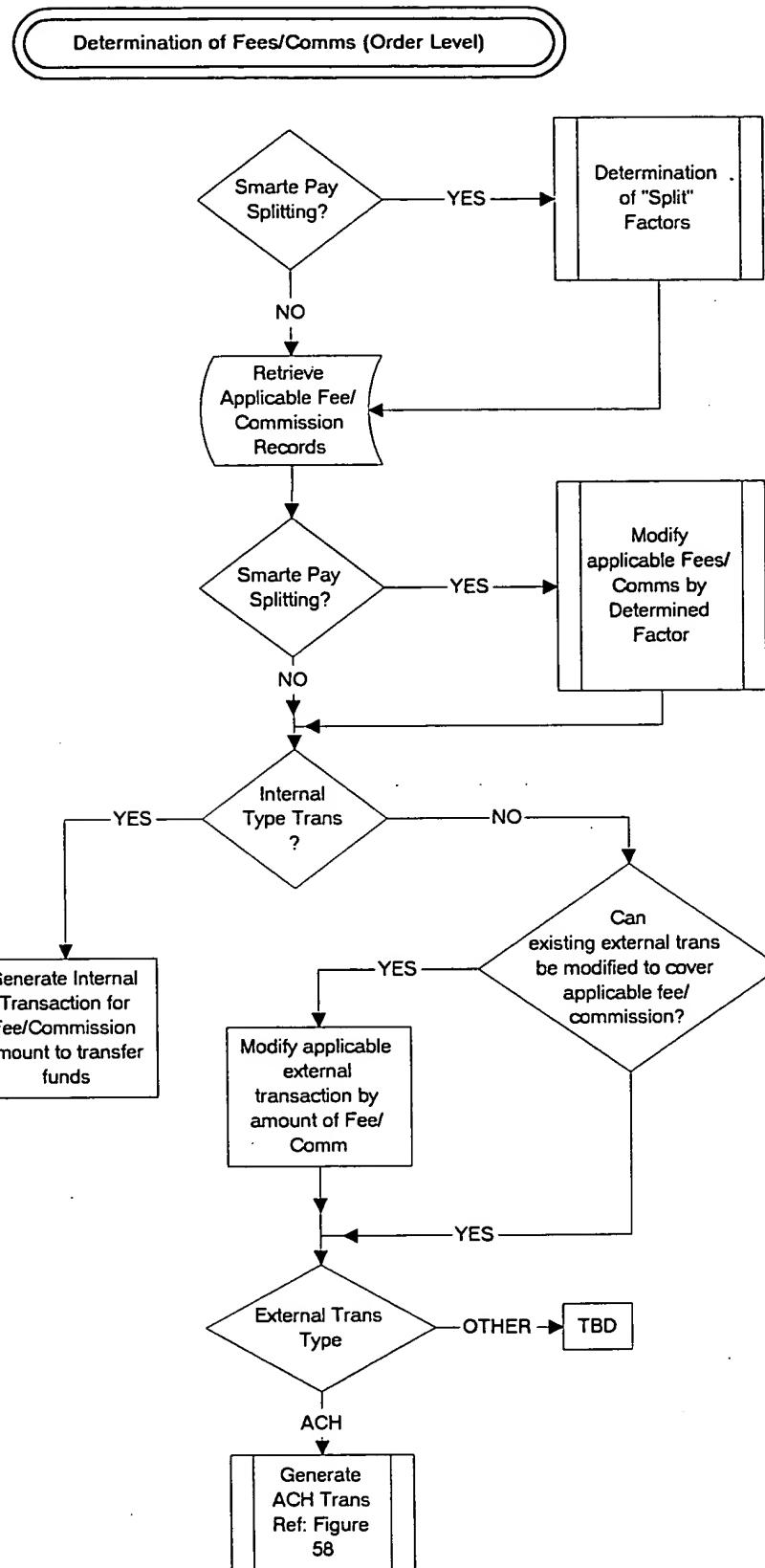


Fig. 47

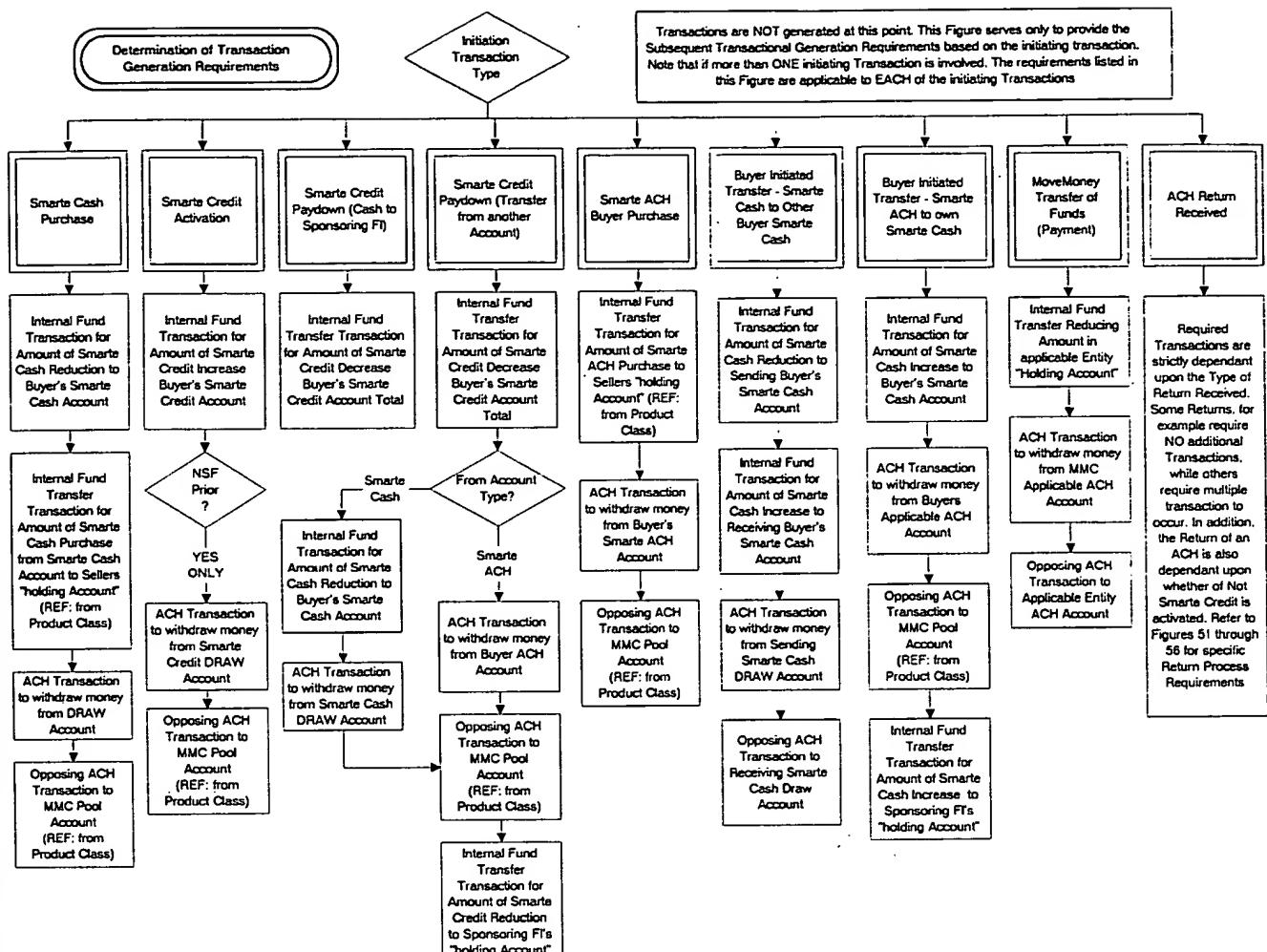


Fig. 48

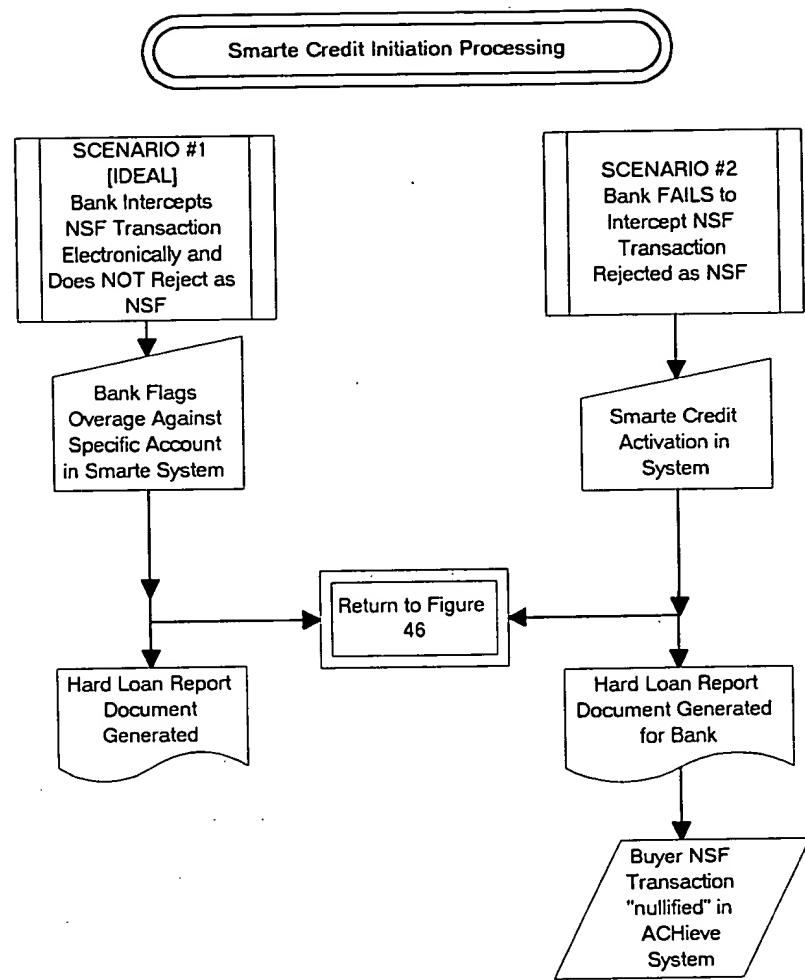


Fig. 49

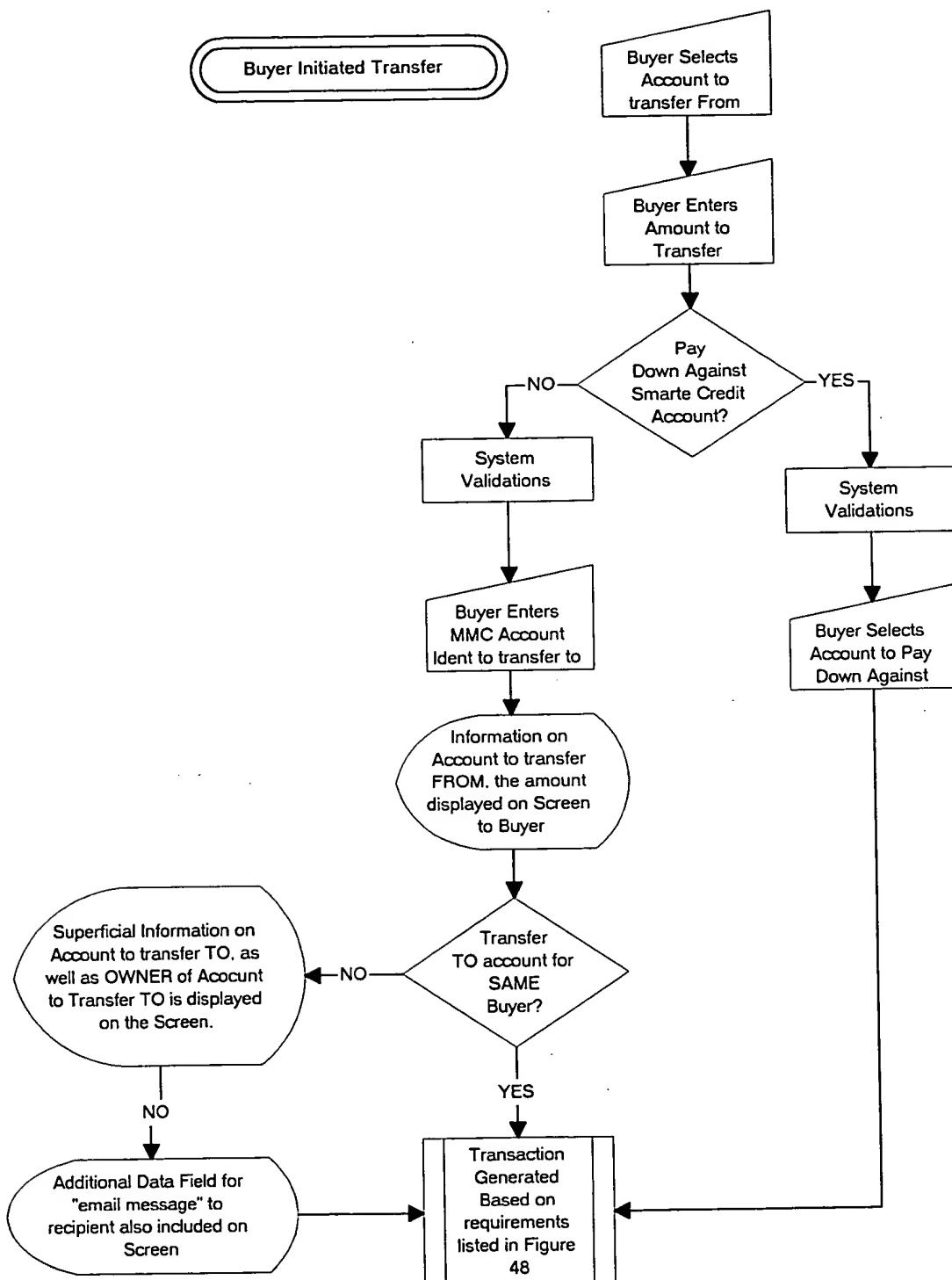


Fig. 50

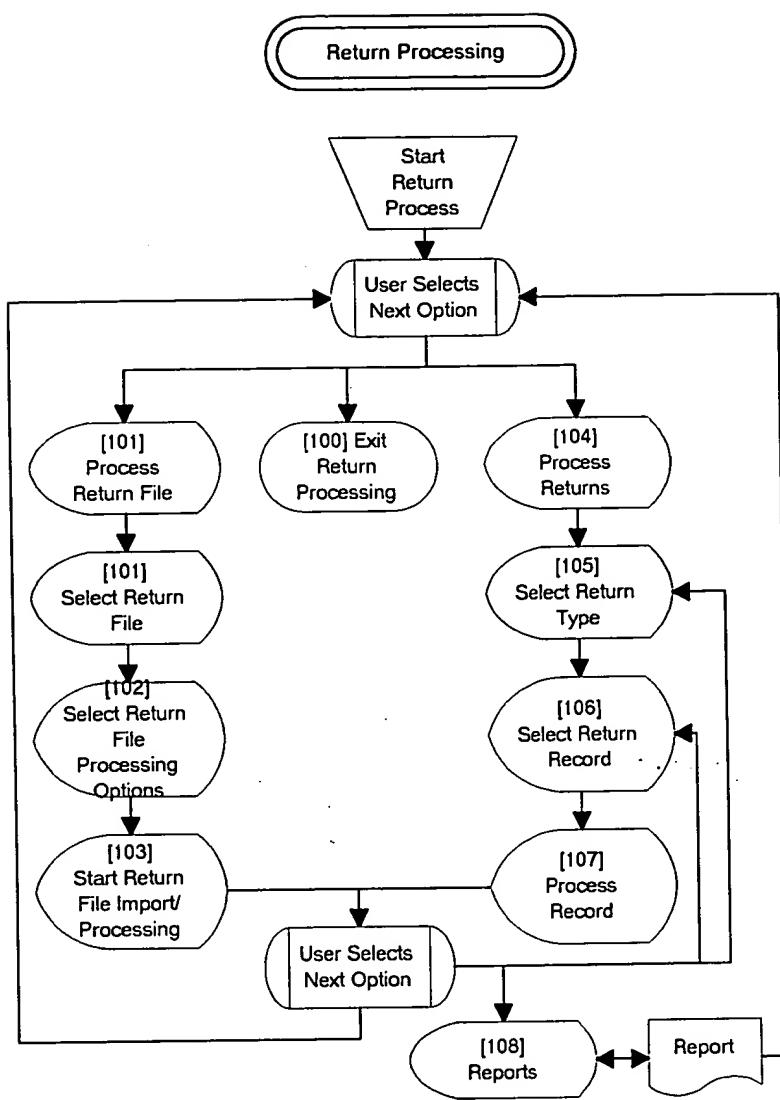


Fig. 51

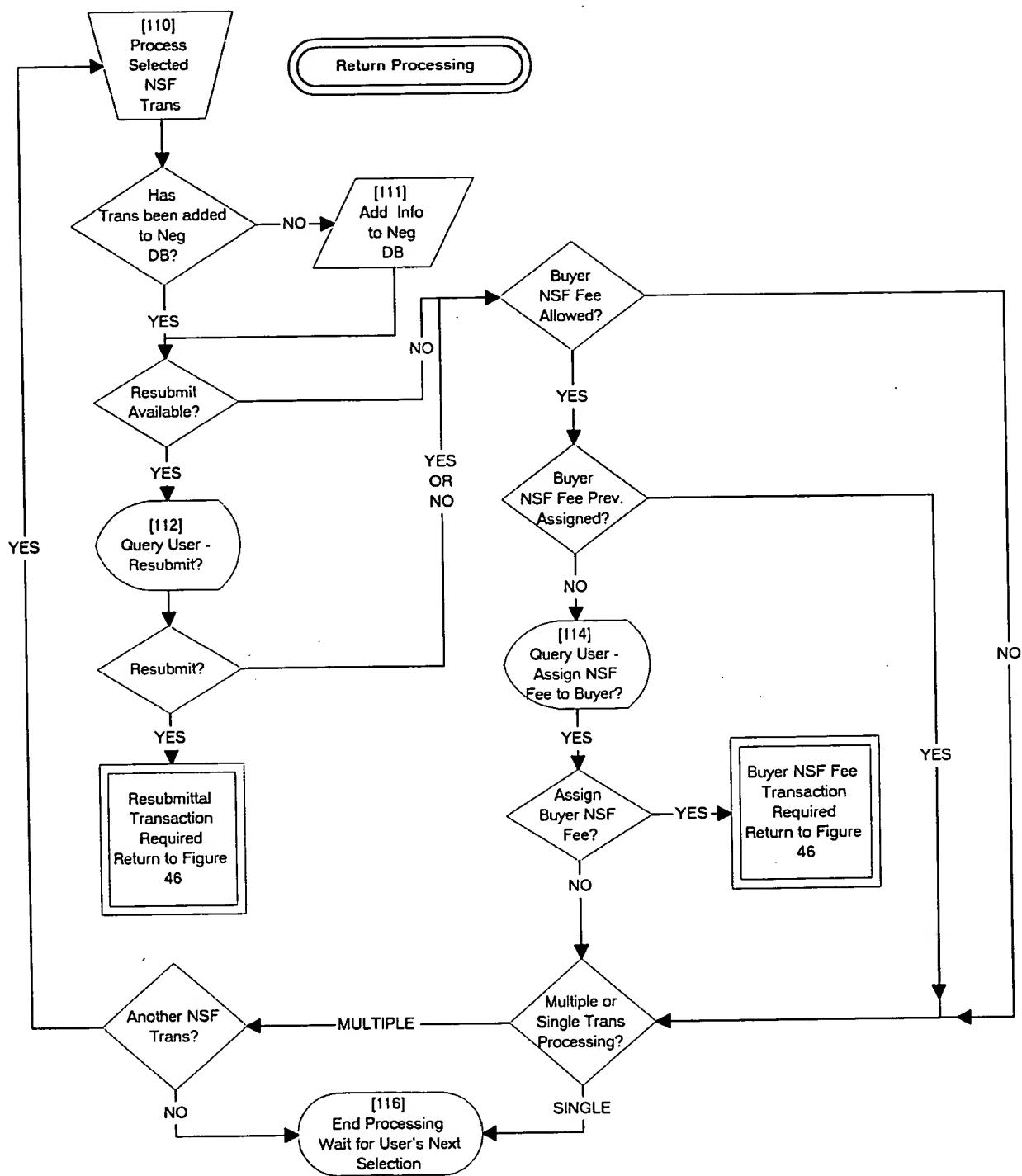


Fig. 52

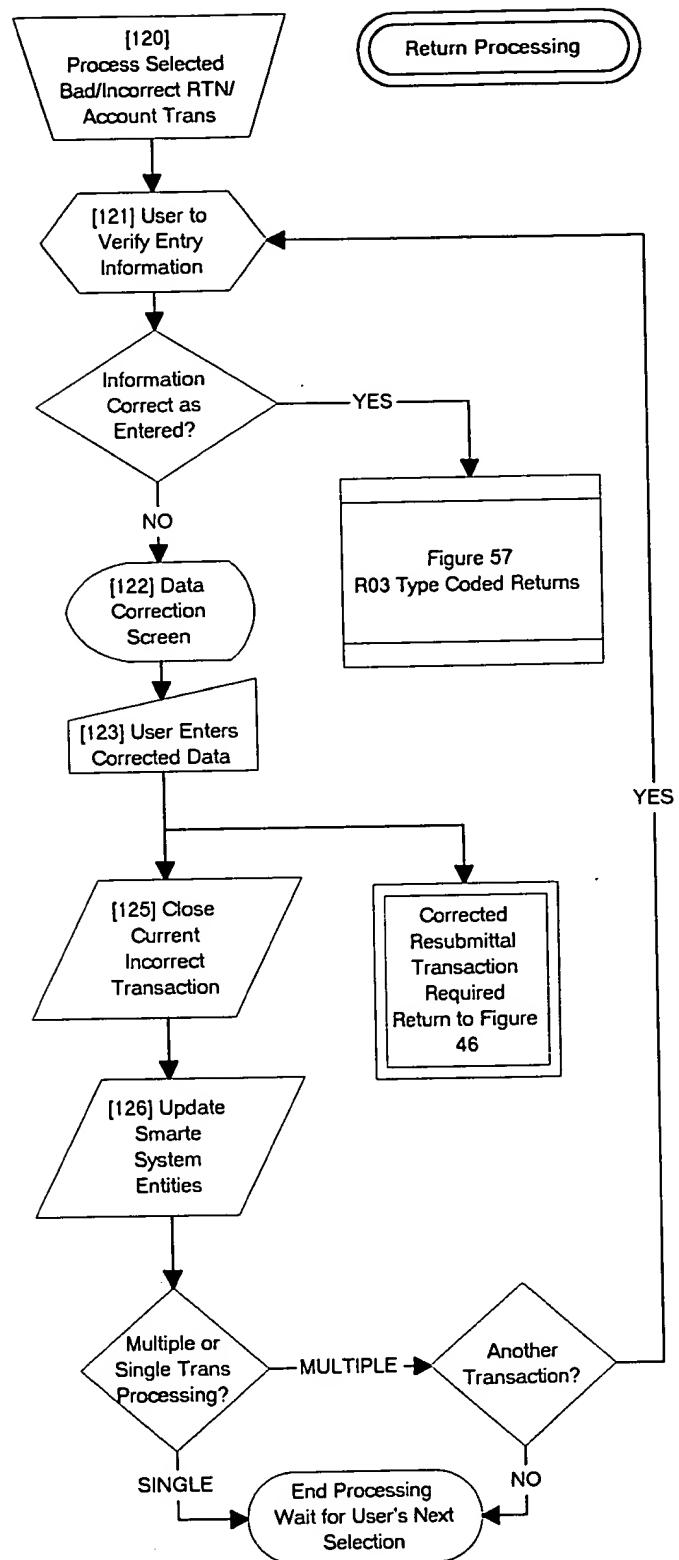


Fig. 53

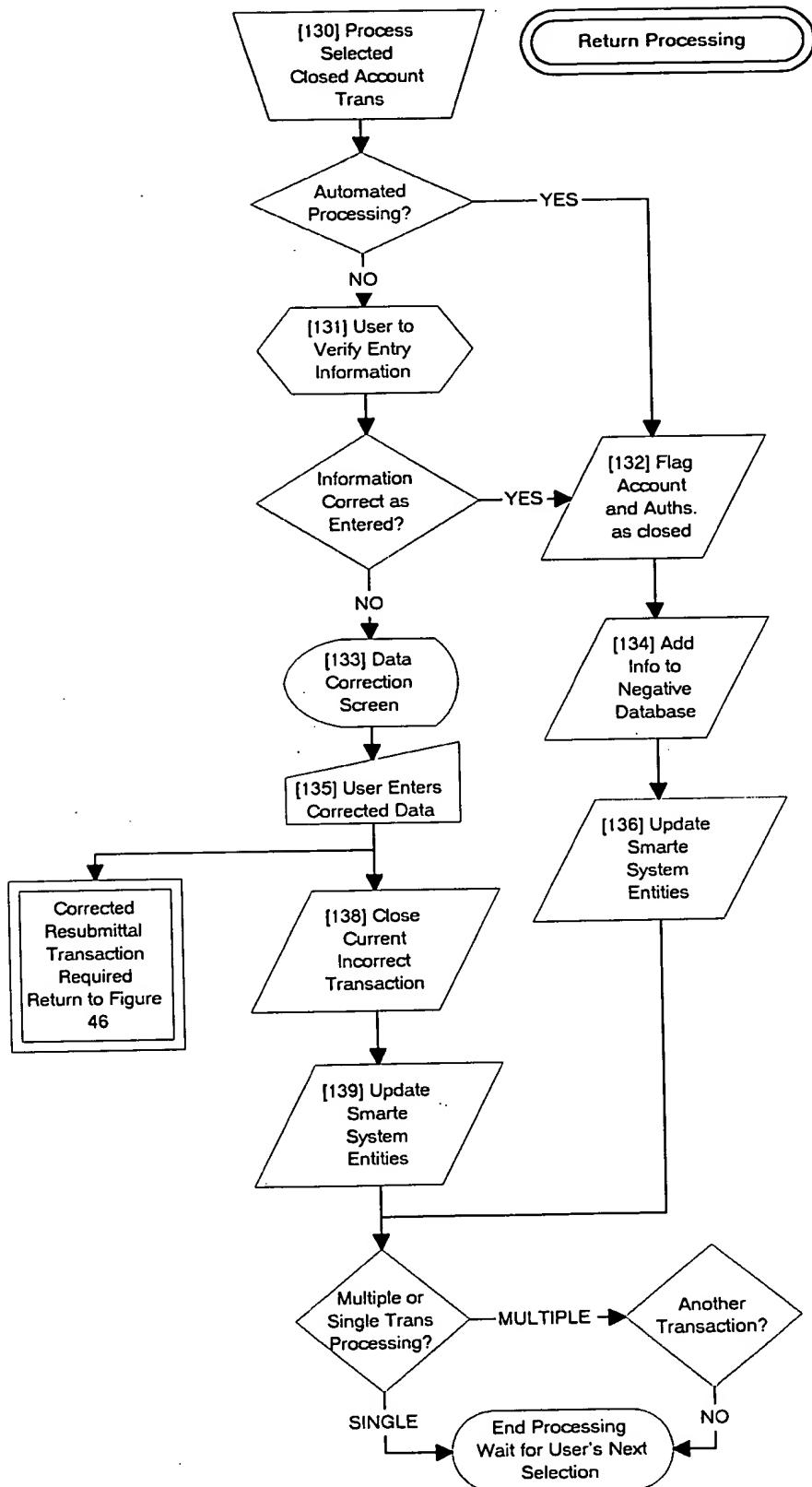


Fig. 54

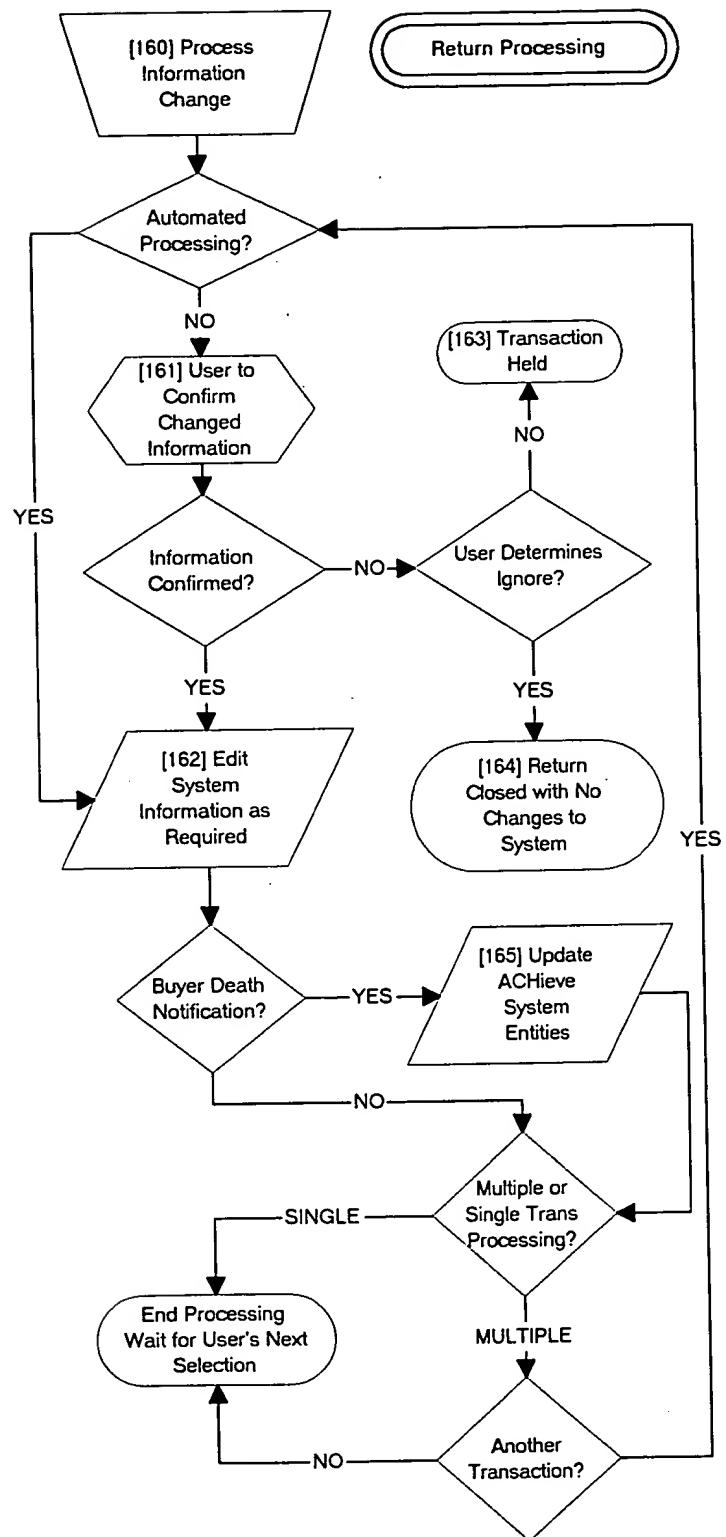


Fig. 55

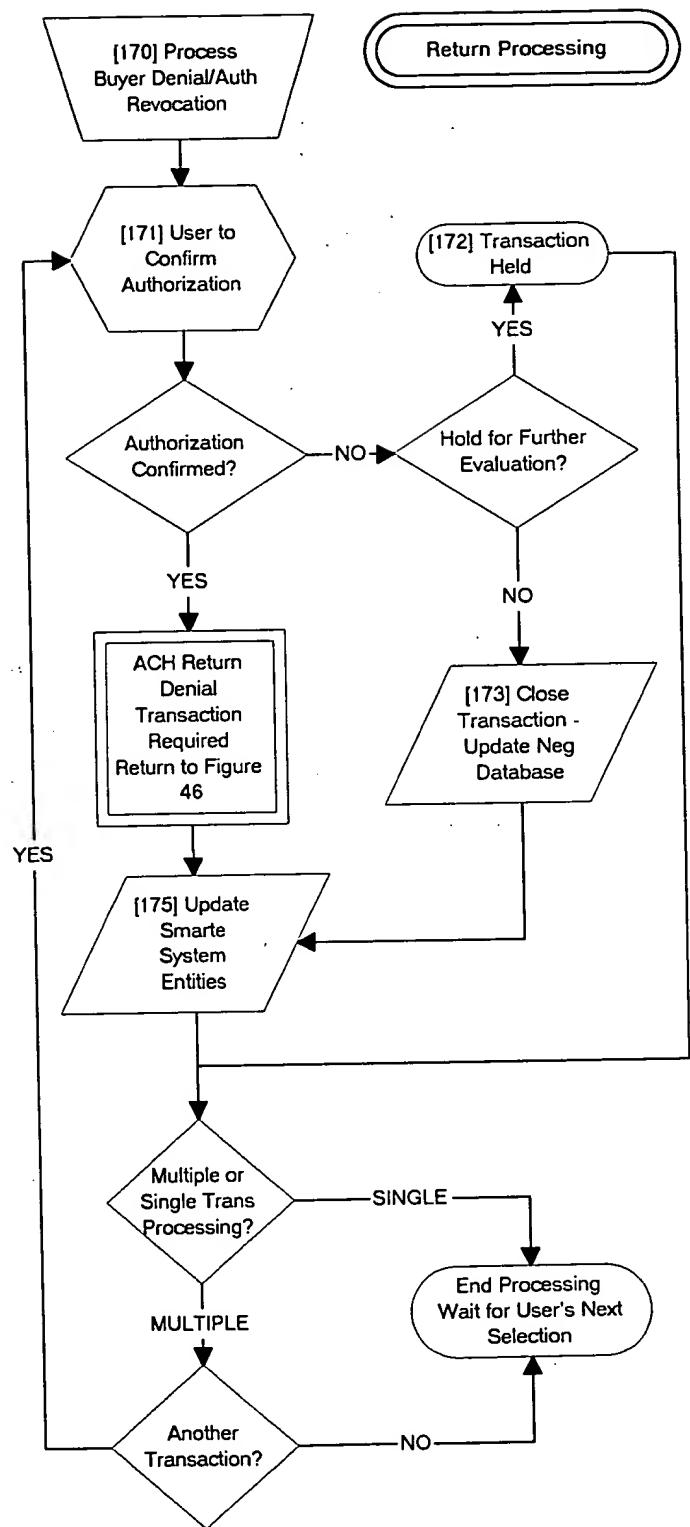


Fig. 56

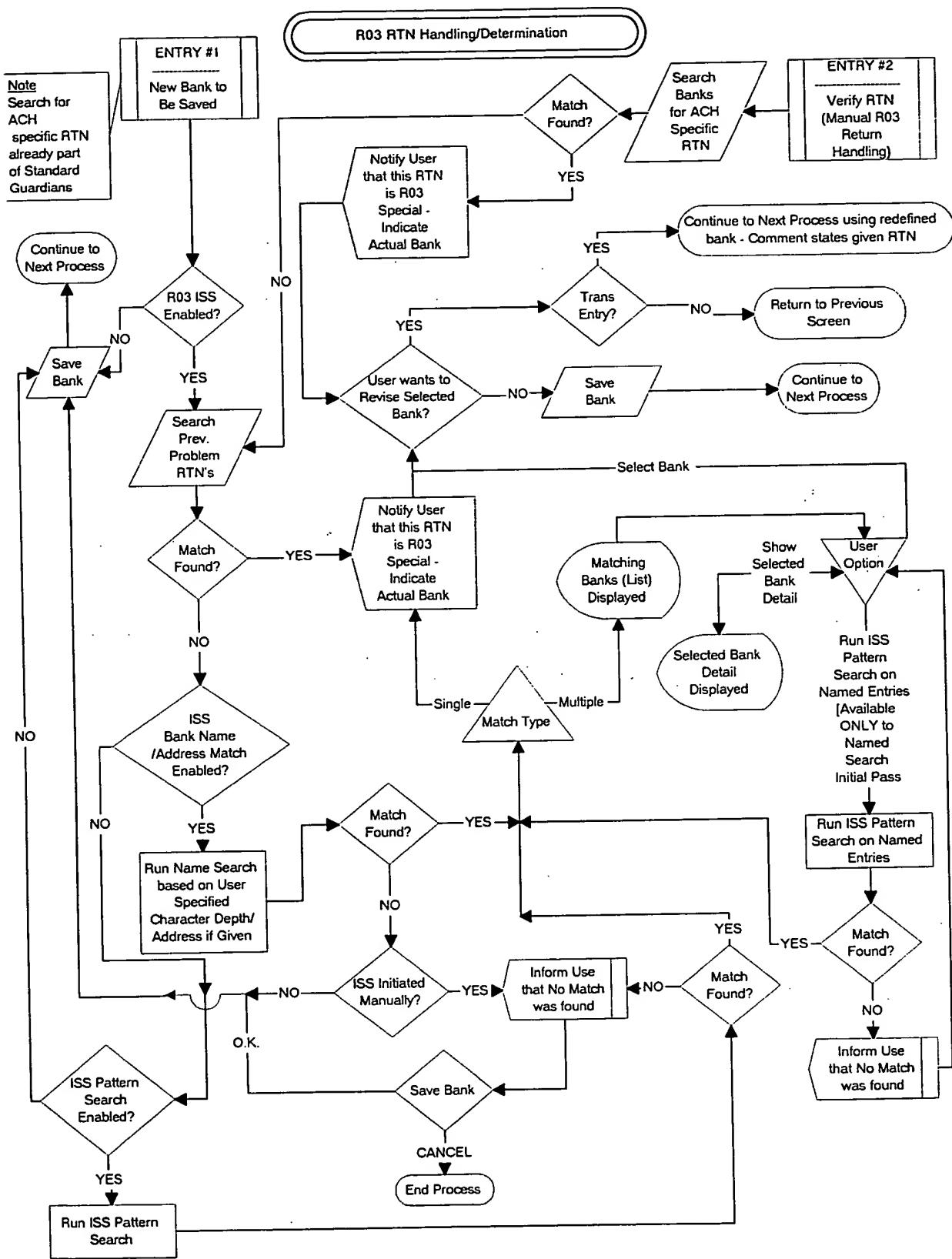


Fig. 57

ACH Transaction Generation

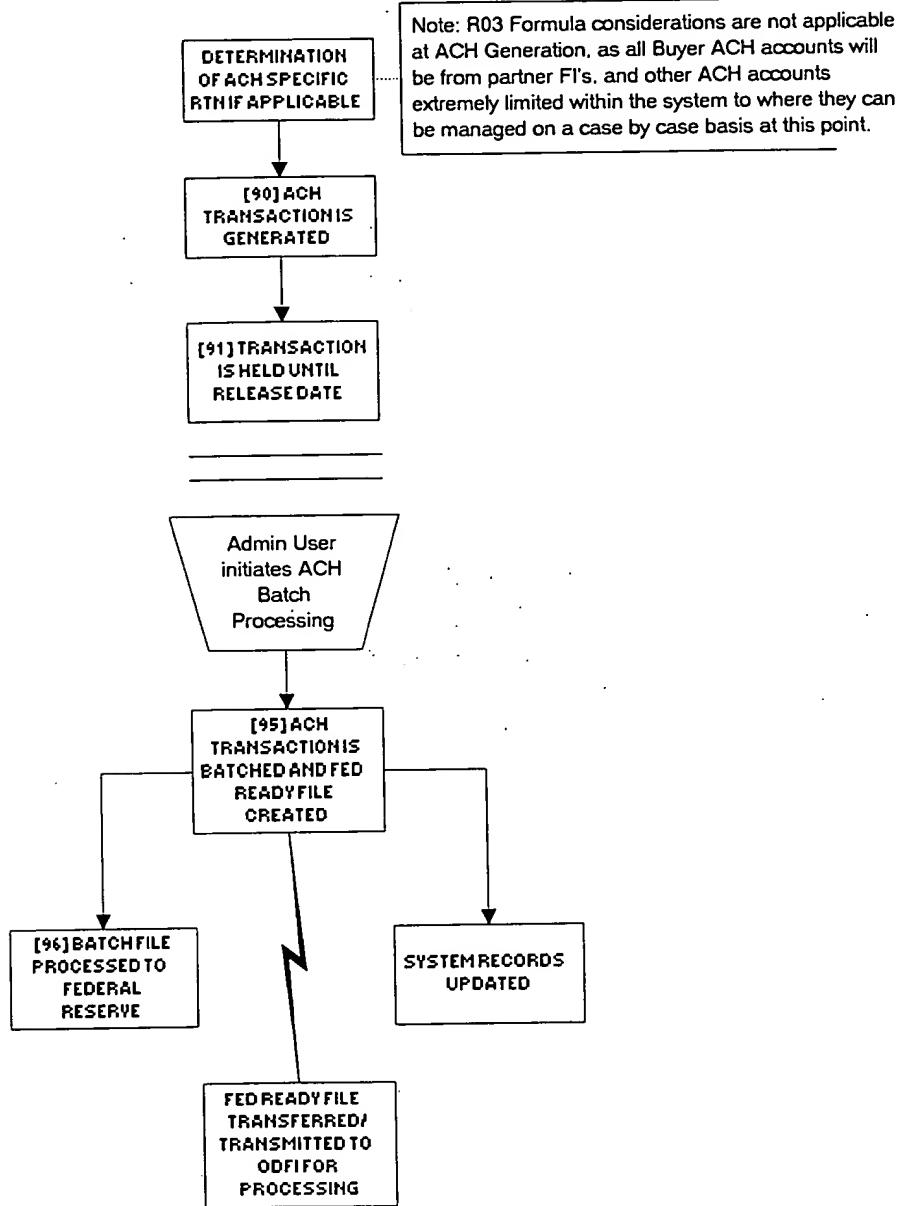


Fig. 58

R03 RTN SPECIFICATION

UNRECOGNIZED RTN

{L11 - RTN SHOWN HERE}

Select Actual RTN from Existing Banks in ACHieve System

OBList2

[◀] [◀] Banks by RTN Asc [▶] [▶]

Cancel - Return to Previous Screen

Fig. 59

R03 RTN SPECIFICATION

UNRECOGNIZED RTN

{L11 - RTN SHOWN HERE}

Select Actual RTN from Existing Banks in ACHieve System

DBList2

Banks by RTN Asc

- This is a STANDARD Replacement (ACH ONLY) RTN for this Bank
- This is a CALCULATED RTN, that varies for this Bank for each individual Transaction

Cancel - Return to Previous Screen

Fig. 60

R03 RTN SPECIFICATION

UNRECOGNIZED RTN

{L11 - RTN SHOWN HERE}

Select Actual RTN from Existing Banks in ACHieve System

DBList2

[◀] [◀] Banks by RTN Asc [▶] [▶]

- This is a STANDARD Replacement (ACH ONLY) RTN for this Bank
- This is a CALCULATED RTN, that varies for this Bank for each individual Transaction

Define Calculated RTN Formula for this Bank

Cancel - Return to Previous Screen

Fig. 61

CALCULATED RTN DEFINITION

UNRECOGNIZED RTN

{L14 - RTN SHOWN HERE}

Select Calculated RTN Digit Position to Define

- Position 1 Position 5
- Position 2 Position 6
- Position 3 Position 7
- Position 4 Position 8

(Position 9 is a Check Digit ONLY)

Current RTN Calculation Definition

- Position 1: Unknown/Not Defined
- Position 2: Unknown/Not Defined
- Position 3: Unknown/Not Defined
- Position 4: Unknown/Not Defined
- Position 5: Unknown/Not Defined
- Position 6: Unknown/Not Defined
- Position 7: Unknown/Not Defined
- Position 8: Unknown/Not Defined

Return to Previous Screen

Fig. 62

CALCULATED RTN DEFINITION		UNRECOGNIZED RTN (L14 - RTN SHOWN HERE)
Select Calculated RTN Digit Position to Define		
<input checked="" type="radio"/> Position 1 <input type="radio"/> Position 5 <input checked="" type="radio"/> Position 2 <input type="radio"/> Position 6 <input type="radio"/> Position 3 <input type="radio"/> Position 7 <input checked="" type="radio"/> Position 4 <input type="radio"/> Position 8 (Position 9 is a Check Digit ONLY)		Current RTN Calculation Definition Position 1: Unknown/Not Defined Position 2: Unknown/Not Defined Position 3: Unknown/Not Defined Position 4: Unknown/Not Defined Position 5: Unknown/Not Defined Position 6: Unknown/Not Defined Position 7: Unknown/Not Defined Position 8: Unknown/Not Defined
Define/Redefine Position		
Return to Previous Screen		

Fig. 63

CALCULATED RTN DEFINITION											
UNRECOGNIZED RTN (L14 - RTN SHOWN HERE)											
Select Calculated RTN Digit Position to Define											
<table border="1"><tr><td><input checked="" type="radio"/> Position 1</td><td><input checked="" type="radio"/> Position 5</td></tr><tr><td><input checked="" type="radio"/> Position 2</td><td><input checked="" type="radio"/> Position 6</td></tr><tr><td><input type="radio"/> Position 3</td><td><input checked="" type="radio"/> Position 7</td></tr><tr><td><input checked="" type="radio"/> Position 4</td><td><input checked="" type="radio"/> Position 8</td></tr><tr><td colspan="2">(Position 9 is a Check Digit ONLY)</td></tr></table>		<input checked="" type="radio"/> Position 1	<input checked="" type="radio"/> Position 5	<input checked="" type="radio"/> Position 2	<input checked="" type="radio"/> Position 6	<input type="radio"/> Position 3	<input checked="" type="radio"/> Position 7	<input checked="" type="radio"/> Position 4	<input checked="" type="radio"/> Position 8	(Position 9 is a Check Digit ONLY)	
<input checked="" type="radio"/> Position 1	<input checked="" type="radio"/> Position 5										
<input checked="" type="radio"/> Position 2	<input checked="" type="radio"/> Position 6										
<input type="radio"/> Position 3	<input checked="" type="radio"/> Position 7										
<input checked="" type="radio"/> Position 4	<input checked="" type="radio"/> Position 8										
(Position 9 is a Check Digit ONLY)											
Current RTN Calculation Definition											
Position 1: Unknown/Not Defined Position 2: Unknown/Not Defined Position 3: Unknown/Not Defined Position 4: Unknown/Not Defined Position 5: Unknown/Not Defined Position 6: Unknown/Not Defined Position 7: Unknown/Not Defined Position 8: Unknown/Not Defined											
Define Position 3											
<table border="1"><tr><td><input checked="" type="radio"/> Defined by Parent RTN Position</td></tr><tr><td><input checked="" type="radio"/> Defined by Parent Account Position</td></tr><tr><td><input checked="" type="radio"/> Defined by Constant Value</td></tr><tr><td><input checked="" type="radio"/> Unknown or FI Internal Calculation</td></tr></table>		<input checked="" type="radio"/> Defined by Parent RTN Position	<input checked="" type="radio"/> Defined by Parent Account Position	<input checked="" type="radio"/> Defined by Constant Value	<input checked="" type="radio"/> Unknown or FI Internal Calculation						
<input checked="" type="radio"/> Defined by Parent RTN Position											
<input checked="" type="radio"/> Defined by Parent Account Position											
<input checked="" type="radio"/> Defined by Constant Value											
<input checked="" type="radio"/> Unknown or FI Internal Calculation											
<input type="button" value="OK"/> <input type="button" value="Cancel"/>											

Fig. 64

CALCULATED RTN DEFINITION											
UNRECOGNIZED RTN (L14 - RTN SHOWN HERE)											
Select Calculated RTN Digit Position to Define											
<table border="1"><tr><td><input checked="" type="radio"/> Position 1</td><td><input checked="" type="radio"/> Position 5</td></tr><tr><td><input checked="" type="radio"/> Position 2</td><td><input checked="" type="radio"/> Position 6</td></tr><tr><td><input type="radio"/> Position 3</td><td><input checked="" type="radio"/> Position 7</td></tr><tr><td><input checked="" type="radio"/> Position 4</td><td><input checked="" type="radio"/> Position 8</td></tr><tr><td colspan="2">(Position 9 is a Check Digit ONLY)</td></tr></table>		<input checked="" type="radio"/> Position 1	<input checked="" type="radio"/> Position 5	<input checked="" type="radio"/> Position 2	<input checked="" type="radio"/> Position 6	<input type="radio"/> Position 3	<input checked="" type="radio"/> Position 7	<input checked="" type="radio"/> Position 4	<input checked="" type="radio"/> Position 8	(Position 9 is a Check Digit ONLY)	
<input checked="" type="radio"/> Position 1	<input checked="" type="radio"/> Position 5										
<input checked="" type="radio"/> Position 2	<input checked="" type="radio"/> Position 6										
<input type="radio"/> Position 3	<input checked="" type="radio"/> Position 7										
<input checked="" type="radio"/> Position 4	<input checked="" type="radio"/> Position 8										
(Position 9 is a Check Digit ONLY)											
Current RTN Calculation Definition											
Position 1: Unknown/Not Defined Position 2: Unknown/Not Defined Position 3: Unknown/Not Defined Position 4: Unknown/Not Defined Position 5: Unknown/Not Defined Position 6: Unknown/Not Defined Position 7: Unknown/Not Defined Position 8: Unknown/Not Defined											
Define Position 3											
<table border="1"><tr><td><input checked="" type="radio"/> Defined by Parent RTN Position</td></tr><tr><td><input checked="" type="radio"/> Defined by Parent Account Position</td></tr><tr><td><input checked="" type="radio"/> Defined by Constant Value</td></tr><tr><td><input type="radio"/> Unknown or FI Internal Calculation</td></tr><tr><td><input type="button" value="Save Definition"/></td></tr><tr><td><input type="button" value="Cancel"/></td></tr></table>		<input checked="" type="radio"/> Defined by Parent RTN Position	<input checked="" type="radio"/> Defined by Parent Account Position	<input checked="" type="radio"/> Defined by Constant Value	<input type="radio"/> Unknown or FI Internal Calculation	<input type="button" value="Save Definition"/>	<input type="button" value="Cancel"/>				
<input checked="" type="radio"/> Defined by Parent RTN Position											
<input checked="" type="radio"/> Defined by Parent Account Position											
<input checked="" type="radio"/> Defined by Constant Value											
<input type="radio"/> Unknown or FI Internal Calculation											
<input type="button" value="Save Definition"/>											
<input type="button" value="Cancel"/>											

Fig. 66

CALCULATED RTH DEFINITION											
UNRECOGNIZED RTH {L14 - RTH SHOWN HERE}											
<p><u>Select Calculated RTH Digit Position to Define</u></p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td><input checked="" type="radio"/> Position 1</td> <td><input checked="" type="radio"/> Position 5</td> </tr> <tr> <td><input checked="" type="radio"/> Position 2</td> <td><input checked="" type="radio"/> Position 6</td> </tr> <tr> <td><input type="radio"/> Position 3</td> <td><input checked="" type="radio"/> Position 7</td> </tr> <tr> <td><input checked="" type="radio"/> Position 4</td> <td><input checked="" type="radio"/> Position 8</td> </tr> <tr> <td colspan="2">(Position 9 is a Check Digit ONLY)</td> </tr> </table>		<input checked="" type="radio"/> Position 1	<input checked="" type="radio"/> Position 5	<input checked="" type="radio"/> Position 2	<input checked="" type="radio"/> Position 6	<input type="radio"/> Position 3	<input checked="" type="radio"/> Position 7	<input checked="" type="radio"/> Position 4	<input checked="" type="radio"/> Position 8	(Position 9 is a Check Digit ONLY)	
<input checked="" type="radio"/> Position 1	<input checked="" type="radio"/> Position 5										
<input checked="" type="radio"/> Position 2	<input checked="" type="radio"/> Position 6										
<input type="radio"/> Position 3	<input checked="" type="radio"/> Position 7										
<input checked="" type="radio"/> Position 4	<input checked="" type="radio"/> Position 8										
(Position 9 is a Check Digit ONLY)											
Current RTH Calculation Definition											
Position 1: Unknown/Not Defined Position 2: Unknown/Not Defined Position 3: Unknown/Not Defined Position 4: Unknown/Not Defined Position 5: Unknown/Not Defined Position 6: Unknown/Not Defined Position 7: Unknown/Not Defined Position 8: Unknown/Not Defined											
<u>Define Position 3</u>											
<table border="1" style="width: 100%;"> <tr> <td style="width: 50%;"> <input type="radio"/> Defined by Parent RTH Position <input checked="" type="radio"/> Defined by Parent Account Position <input checked="" type="radio"/> Defined by Constant Value <input checked="" type="radio"/> Unknown or FI Internal Calculation </td> <td style="width: 50%; text-align: right;"> <u>Enter Defining Value</u> <input style="width: 100%; height: 20px; margin-bottom: 5px;" type="text"/> <input style="width: 100%; height: 25px; margin-bottom: 5px;" type="button" value="Save Definition"/> <input style="width: 100%; height: 25px;" type="button" value="Cancel"/> </td> </tr> </table>		<input type="radio"/> Defined by Parent RTH Position <input checked="" type="radio"/> Defined by Parent Account Position <input checked="" type="radio"/> Defined by Constant Value <input checked="" type="radio"/> Unknown or FI Internal Calculation	<u>Enter Defining Value</u> <input style="width: 100%; height: 20px; margin-bottom: 5px;" type="text"/> <input style="width: 100%; height: 25px; margin-bottom: 5px;" type="button" value="Save Definition"/> <input style="width: 100%; height: 25px;" type="button" value="Cancel"/>								
<input type="radio"/> Defined by Parent RTH Position <input checked="" type="radio"/> Defined by Parent Account Position <input checked="" type="radio"/> Defined by Constant Value <input checked="" type="radio"/> Unknown or FI Internal Calculation	<u>Enter Defining Value</u> <input style="width: 100%; height: 20px; margin-bottom: 5px;" type="text"/> <input style="width: 100%; height: 25px; margin-bottom: 5px;" type="button" value="Save Definition"/> <input style="width: 100%; height: 25px;" type="button" value="Cancel"/>										

Fig. 67

CRITICAL ACTIVITY CALCULATION VALUES			
FIELD NAME	TYPE	LEN	DESCRIPTION
AVGNOFBUYS	DOUBLE	---	AVG # OF BUYS PER ACTIVE DAY (ACTIVE ONLY)
AVGNOFWBUYS	DOUBLE	---	AVG # OF BUYS PER ACTIVE WEEK (ACTIVE ONLY)
TOTBUYS	LONG	---	TOTAL # OF BUYS
TOTACTBUYS	CURRENCY	---	TOTAL AMOUNT OF BUYS TO DATE
AVGNOFBUYA	CURRENCY	---	AVG TOTAL AMOUNT OF BUYS PER DAY (ACTIVE ONLY)
AVGNOFWBUYA	CURRENCY	---	AVG TOTAL AMOUNT OF BUYS PER WEEK (ACTIVE ONLY)
TDTOTENTSBY	INTEGER	---	TOTAL NUMBER OF BUYS FOR CALC DATE
TDTOTENTSBYD	CURRENCY	---	TOTAL AMOUNT OF BUYS FOR CALC DATE
TWTOTENTSBY	INTEGER	---	TOTAL NUMBER OF BUYS FOR CALC DATE WEEK
TWTOTENTSBYD	CURRENCY	---	TOTAL AMOUNT OF BUYS FOR CALC DATE WEEK
TOTBDS	LONG	---	TOTAL NUMBER OF ACTIVE BUY DAYS
TOTBWS	LONG	---	TOTAL NUMBER OF ACTIVE BUY WEEKS
CALCDATE	DATE	---	CURRENT CALCULATION DATE
CALCDATEW	DATE	---	CURRENT CALCULATION DATE (for week calculations)
DEVDTRGGRB	DOUBLE	---	DAILY DEVIATION % AT WHICH BUYER IS WARNED (SELF SET BY BUYER) - PARENT BUYERS ALSO NOTIFIED
DEVDTRGGRW	DOUBLE	---	DAILY DEVIATION % AT WHICH MMC/APPLICABLE BANK IS NOTIFIED (IF TRIGGER SET) OF ABNORMAL ACTIVITY. BUYER/PARENT BUYER ALSO WARNED
DEVDTRGGRS	DOUBLE	---	DAILY DEVIATION % AT WHICH BUYER ACCOUNT IS SUSPENDED PENDING VERIFICATION OF - METHOD: TBD
DEVWTRGGRB	DOUBLE	---	WEEKLY DEVIATION % AT WHICH BUYER IS WARNED (SELF SET BY BUYER) - PARENT BUYERS ALSO NOTIFIED
DEVWTRGGRW	DOUBLE	---	WEEKLY DEVIATION % AT WHICH MMC/APPLICABLE BANK IS NOTIFIED (IF TRIGGER SET) OF ABNORMAL ACTIVITY. BUYER/PARENT BUYER ALSO WARNED
DEVWTRGGRS	DOUBLE	---	WEEKLY DEVIATION % AT WHICH BUYER ACCOUNT IS SUSPENDED PENDING VERIFICATION OF - METHOD: TBD

Fig. 68

Accounts Type Specific – Smarte Credit
 Table Name : MMC ACC SMARTE CREDIT

MMC_ACC_ID	VARCHAR(20)	NN	MMC Account ID
MMC_ID	VARCHAR(20)	NN	MMC_ID of user
MMC_FI_HOLD_ACC_ID	VARCHAR(20)	NN	Holding Account of FI in MMC. (Admin Account of FI)
MMC_ACH_ACC_ID	VARCHAR(20)		ACH Account ID tied to the MMC_ACC_ID
MMC_SPON_FI_ID	VARCHAR(20)		MMC Account ID of the Sponsoring FI
NEXT_LOAN_NUM	INT		Latest Loan Number
TOTAL_AMT	MONEY	NN	Total Amount of Smarte Credit extended by Bank Against this Account
CUR_BAL	MONEY	NN	Current Balance
BLOCKED_AMOUNT	MONEY		Blocked Amount
INT_CAL_DELAY	INT		Number of Days to delay Calculation of Interest
INT_RATE	FLOAT	NN	Default Interest Rate
ACT_FEE_CHARGE	MONEY		Fees / Charge for Activation
TAX_YEAR	INT		Four Digit Calendar Year. – Indicates current year for which interest calculations are being maintained
INT_PAID_CUR_YEAR	MONEY	NN	Total Amount of Interest Paid during Current Calendar Year
INT_PAID_PREV_YEAR	MONEY	NN	Total Amount of Interest Paid during Previous Calendar Years
PAY_DUE_DATE	INT	NN	Day of Month Payment Due
MIN_INT_CHARGE	MONEY		Minimum Interest Charge Allowed
MIN_MON_AMT_DUE	MONEY		Minimum Monthly Amount Due
DEF_PER_BAL_DUE	FLOAT		Default Percentage for Total Balance Due
FI_ACC_REF	VARCHAR(50)		FI Internal Reference for Account
PER_LATE_FEE	FLOAT		Percentage of Balance to Calculate Late Fee from
FLAT_RATE_LATE_FEE	MONEY		Flat Rate to Calculate Late Fee
MAX_FLAT_LATE_FEE	MONEY		Maximum Flat Rate to Calculate Late Fee
WAIVE_NSF_FEE	CHAR(1)		Yes / No
FI_COMMENTS	VARCHAR(500)		Comments entered by FI
STATUS	CHAR(1)		Status
NEXT_PAY_DUE_DATE	DATE/TIME		This is the NEXT calculated date that Payment is Due By.
NEXT_PAYDUE_AMOUNT	MONEY		This is the Amount (Current Balance) remaining on minimum amount remaining for Buyer to Pay on this Account prior to NEXT PAY_DUE_DATE
LFC_CARRYOVER_BAL	MONEY		This is the amount remaining for the Buyer to Pay during this specific pay period.
LFC_YEAR	INT		This is the current Calculation YEAR for Late Payments
LF_PAID_CUR_YEAR	MONEY	NN	Total Amount of Late Payments Paid during Current Calendar Year
LF_PAID_PREV_YEAR	MONEY	NN	Total Amount of Late Payments Paid during Previous Calendar Years

Fig. 69

Transaction – Smarte Credit Loan Record
 Table Name : MMC TRAN SMARTE CREDIT LOAN

MMC_ACC_ID	VARCHAR(20)	NN	MMC Account ID (Smarte Credit Account Only)
MMC_ACC_LOAN_ID	VARCHAR(23)		Concatenation of Smarte Credit Account ID and Next Loan Number (Padded with zeros) of activation no (000-999).
NEXT_PAY_NUM	INT		Next Sequential Payment Number to Use within Payment Log Data Table
CUR_BAL	MONEY	NN	Current Balance
NEXT_INT_CAL_DATE	DATETIME		Next Interest Calculation Date
LAST_INT_CAL_DATE	DATETIME		Last Date Interest Calculated
ORG_INT_RATE	FLOAT	NN	Original - Monthly Interest Rate
CUR_INT_RATE	FLOAT	NN	Current - Monthly Interest Rate
LOAN_ACTIVATE_DATE	DATETIME		Loan Activated Date
FI_LOAN_REF	VARCHAR(50)		Individual FI's Reference Number for this Loan
TOT_INT_CHARGED	MONEY		Total Interest Charged to Date against this Loan
ORG_LOAN_AMT	MONEY	NN	Original Loan Amount
LOAN_BALANCE	MONEY		
LAST_INT_CHARGED	MONEY		Interest Charged in Last Calculation Period
ACT_FEE_CHARGED	MONEY	NN	Fee Added to Balance for Activation
LOCKED_INT_ID	CHAR(1)		
MMC_TRAN_ID	VARCHAR(20)		MMC Transaction ID
MMC_TRAN_NO	INT		MMC Transaction No.
MMC_TRAN_DATE	DATETIME		MMC Transaction Date
TOTAL_TRAN_AMT	MONEY		Total Transaction Amount
TOT_LFC_CHARGED	MONEY		Total Late Payment Fees Charged to Date against this Loan

Fig. 70

Smarte Credit Late Fee Log
 Table Name : MMC SMARTE CREDIT LF LOG

MMC_ACC_ID	VARCHAR(20)	NN	MMC Account ID (Smarte Credit Account Only)
MMC_ACC_LOAN_ID	VARCHAR(23)	NN	Concatenation of Smarte Credit Account ID and Next Loan Number (Padded with zeros) of activation no (000-999). This specifically refers to the Individual LOAN to which the Late Fee was attached.
LF_APP_DATE	DATETIME		System Date where Late Fee Applied
LF_AMOUNT	MONEY		Amount of Late Fee Applied
LFC_CARRYOVER	MONEY		This is the amount remaining for the Buyer to Pay during this specific pay period at the time the Late Fee was applied.

Fig. 71

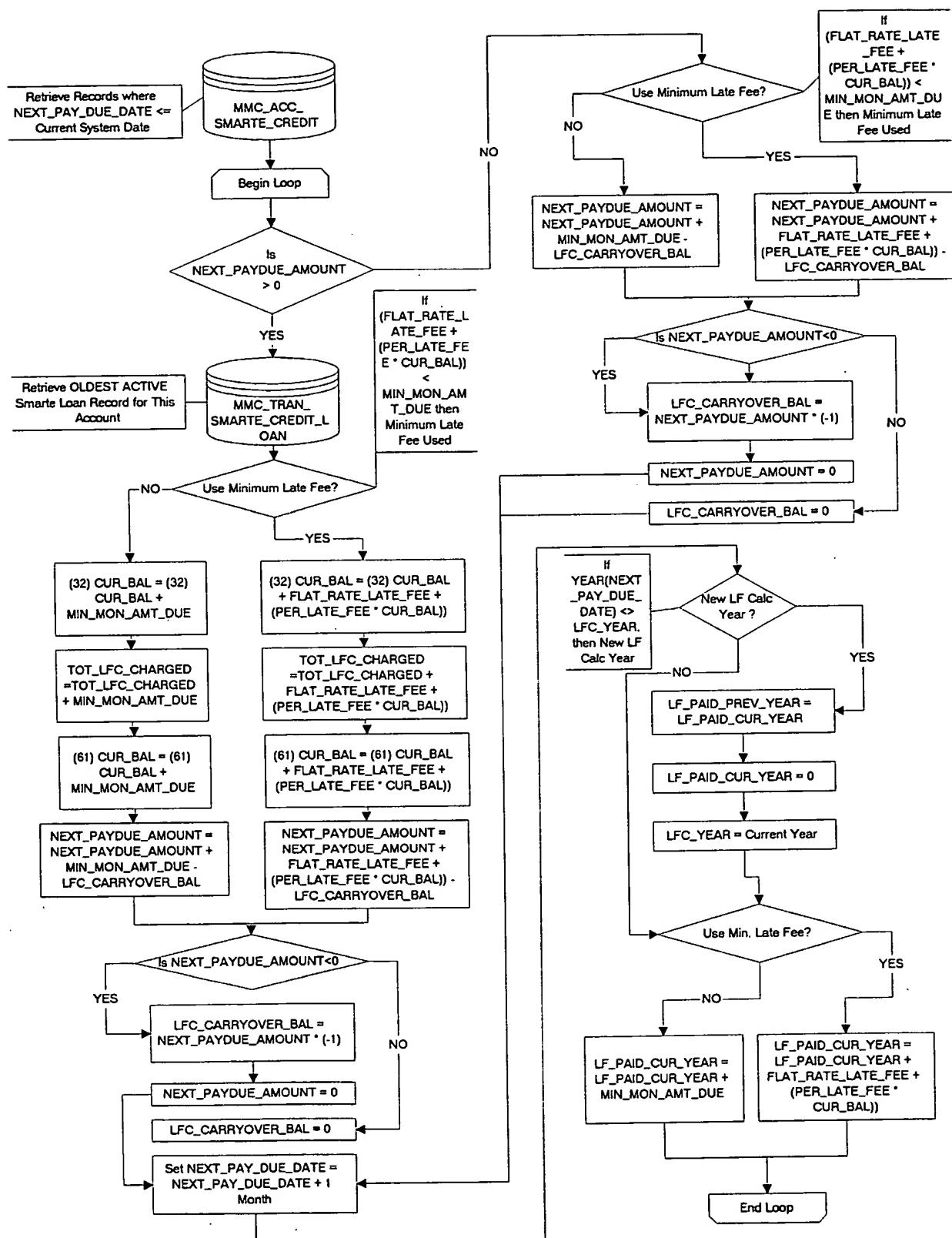


Fig. 72

Table: Batch Payment Due

BCN	VARCHAR(20)	NN	Batch Control Number
BATCH_ENTITY	VARCHAR(20)		MMC ID of Entity to make Payment To
PAY_ACC_TO	VARCHAR(20)		MMC ID of Account to make Payment To
PAY_ACC_FROM	VARCHAR(20)		MMC ID of Account to take Payment From
ORG_PAY	MONEY		Amount (\$) of Payment Due (Original as Calculated from initial Batch Process)
ACT_PAY	MONEY		Actual Amount (\$) of Payment Due (as Modified from Original Due to Payments)
PAY_DUE_DATE	DATETIME		Date Payment Due
PAY_DATE	DATETIME		Date Payment Made
PAY_BCN	VARCHAR(20)		Batch Control Number of Payment Batch
PAY_TCN	VARCHAR(15)		TCN of Payment ACH Trans
STATUS	VARCHAR(1)		Status Flag for Record to enable quicker / easier searches
COMMENTS	VARCHAR(200)		Comments regarding Payment
PAY_SERIAL_NO	VARCHAR(20)		System Assigned Serial Number to the Outstanding PAYMENT

Fig. 73

Table: Batch Payment

PAY_BCN	VARCHAR(20)	NN	Batch Control Number
BATCH_ENTITY	VARCHAR(20)		MMC ID of Entity Payment Made To
PAY_ACC_TO	VARCHAR(20)		MMC ID of Account Payment Made To
PAY_ACC_FROM	VARCHAR(20)		MMC ID of Account Payment Taken From
PAY_AMOUNT	MONEY		Amount (\$) of Payment Made
PAY_SERIAL_NO	VARCHAR(20)		System Assigned Serial Number to the Outstanding PAYMENT
PAY_DUE_DATE	DATETIME		Date Payment Due
PAY_DATE	DATETIME		Date Payment Made
MMC_TRAN_ID	VARCHAR(20)		Transaction (Master) ID Payment made under
MMC_TRAN_NO	VARCHAR(20)		Transaction (Sub) ID Payment made under

Fig. 74

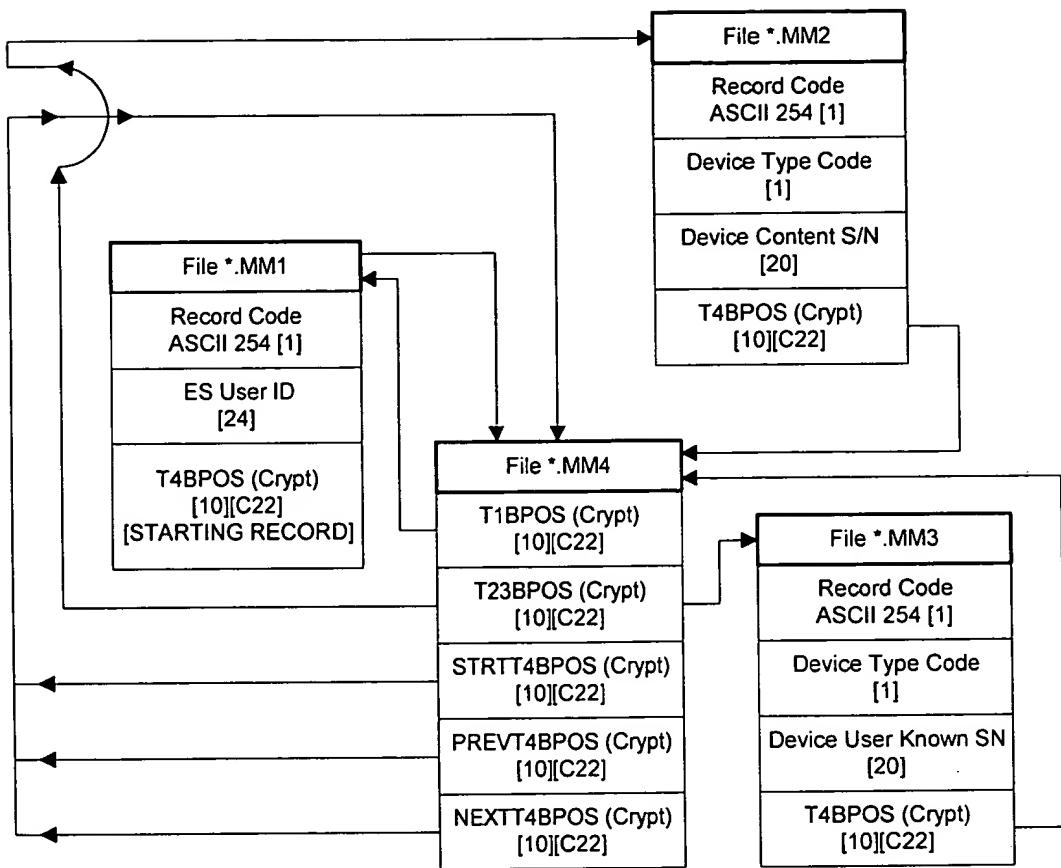


Fig. 75

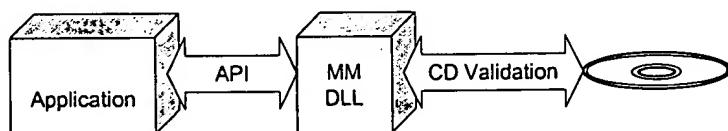


Fig. 76

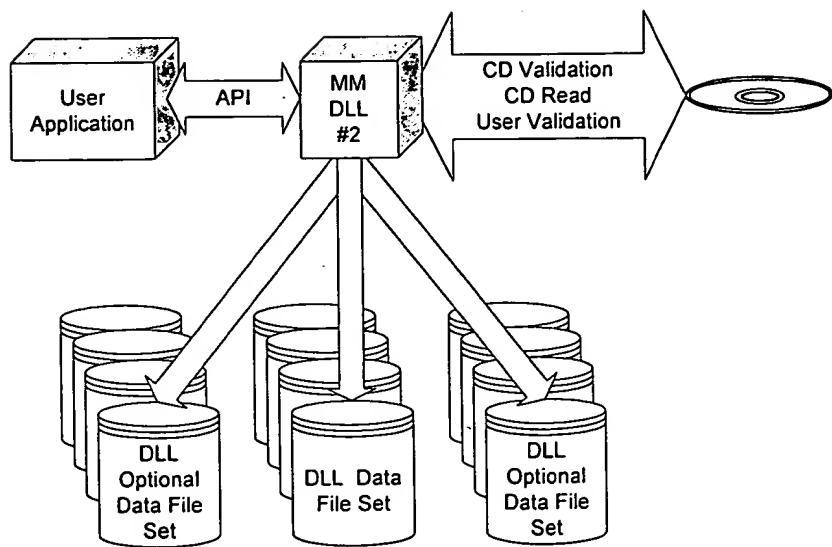


Fig. 77

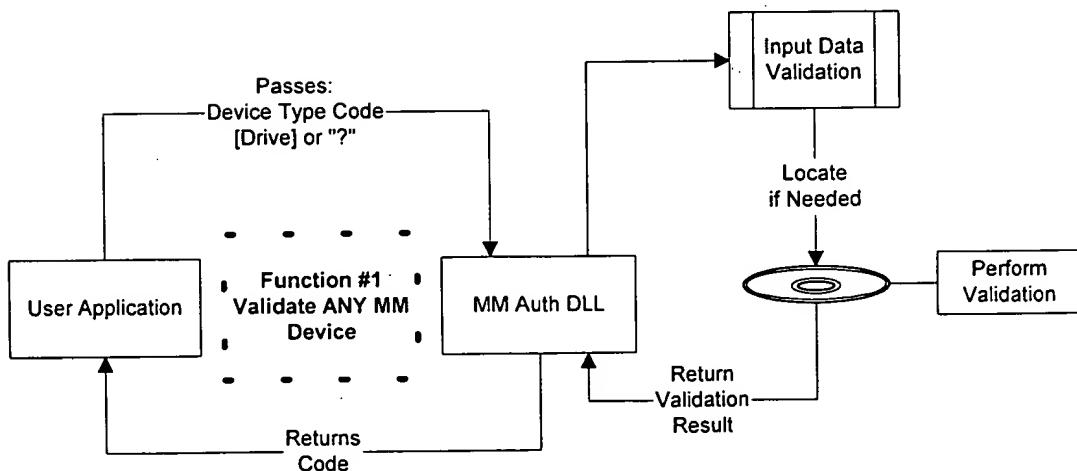
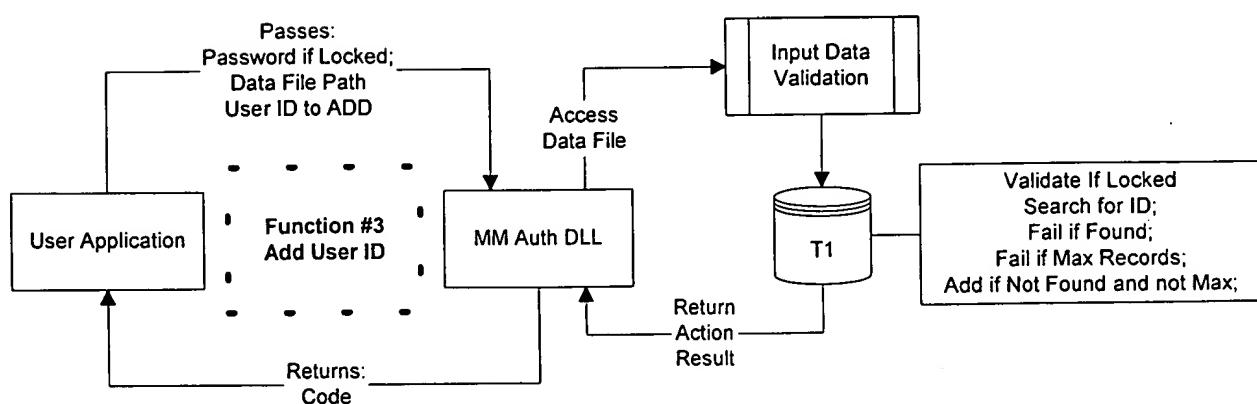
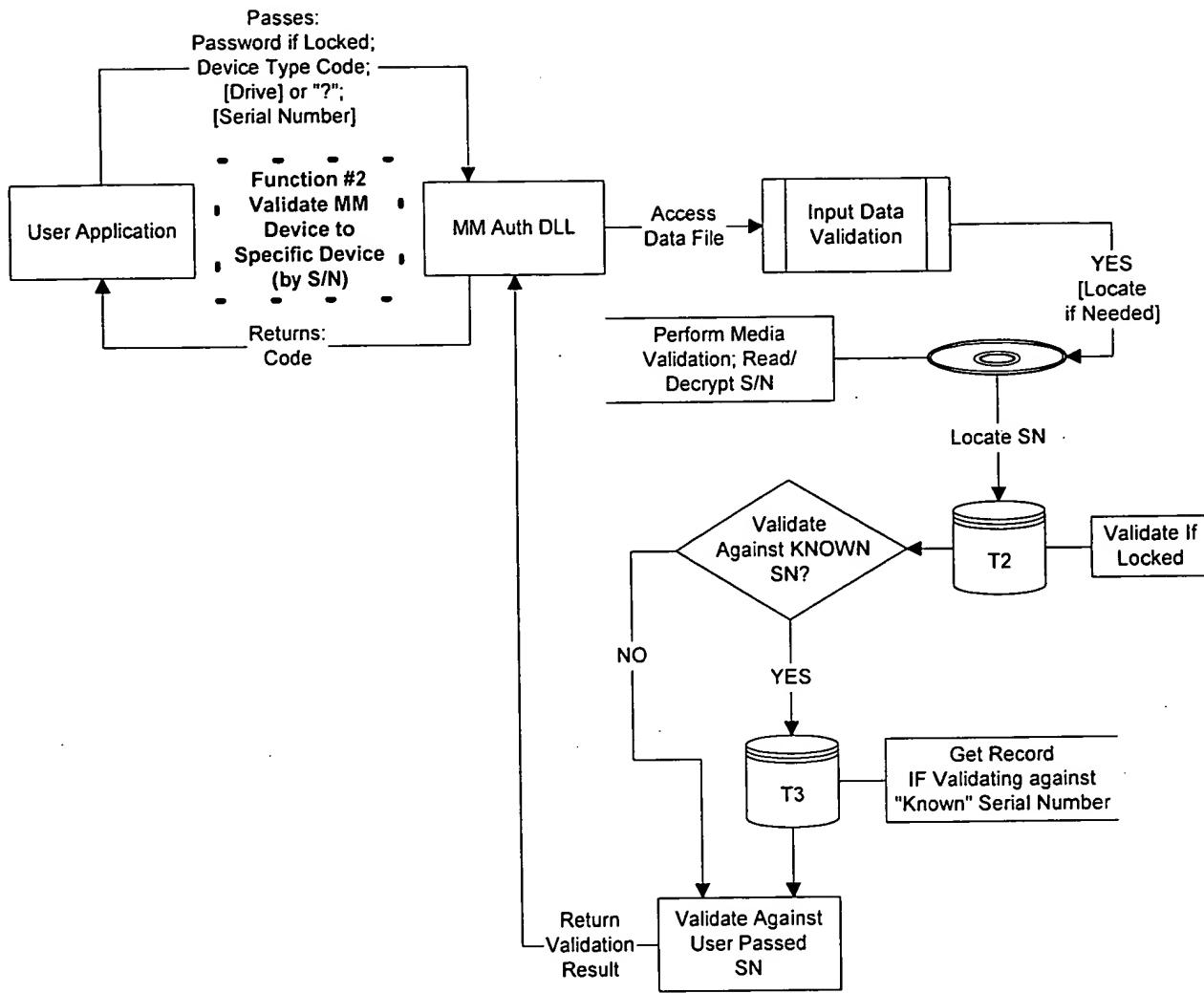


Fig. 78



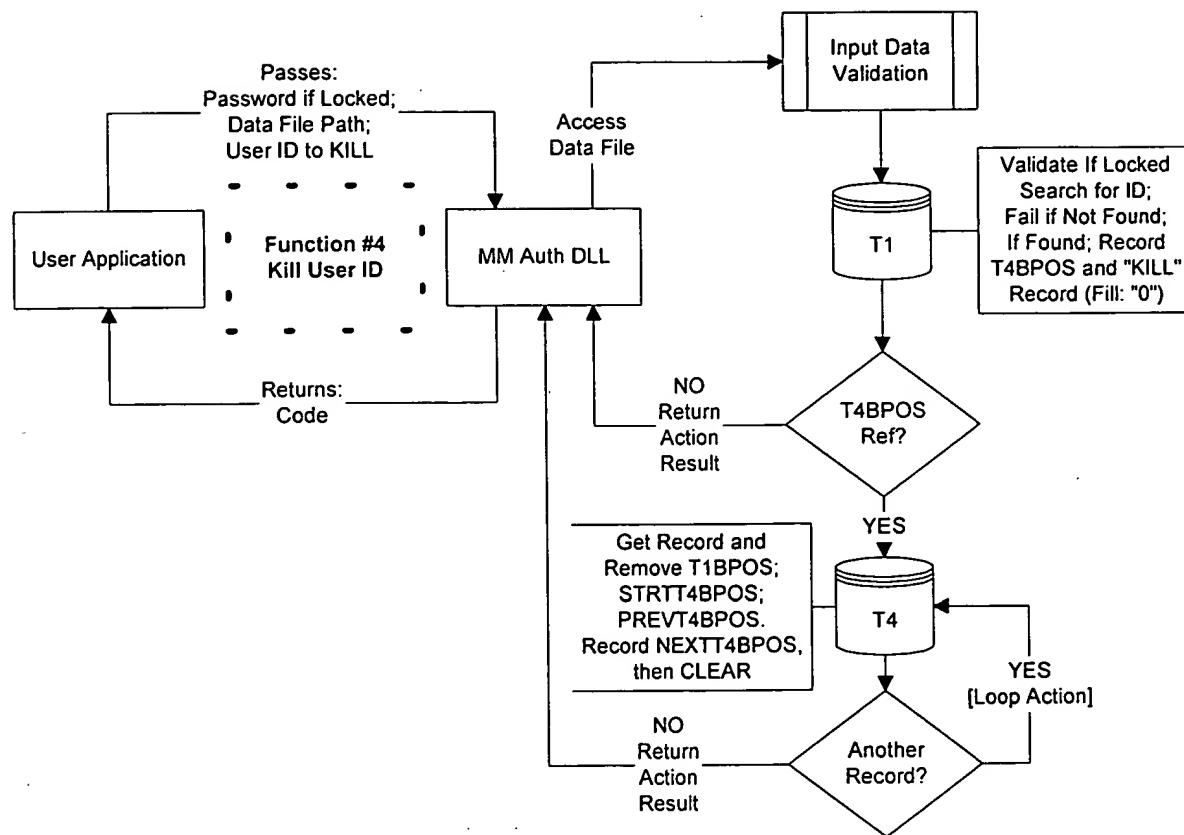


Fig. 81

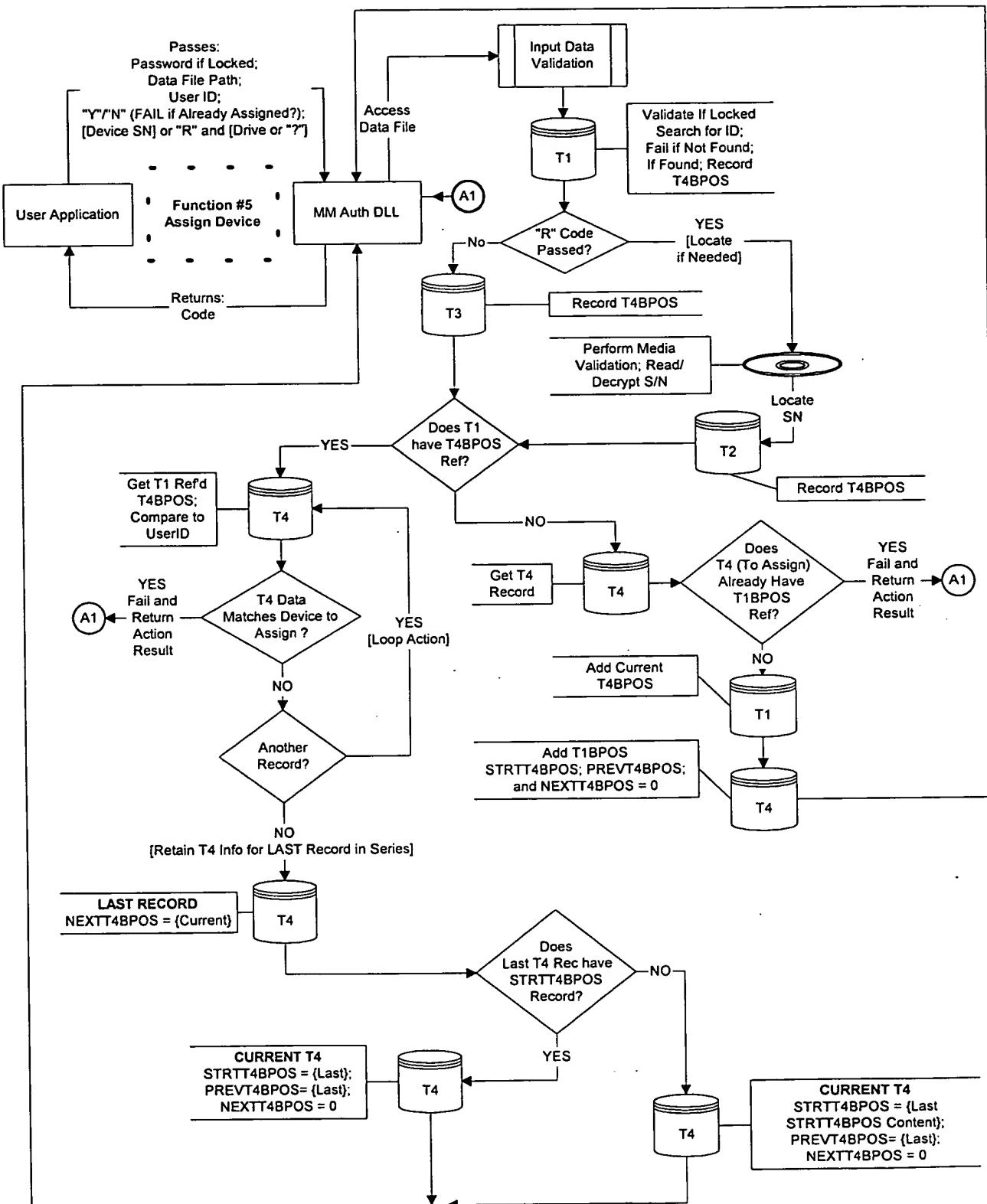


Fig. 82

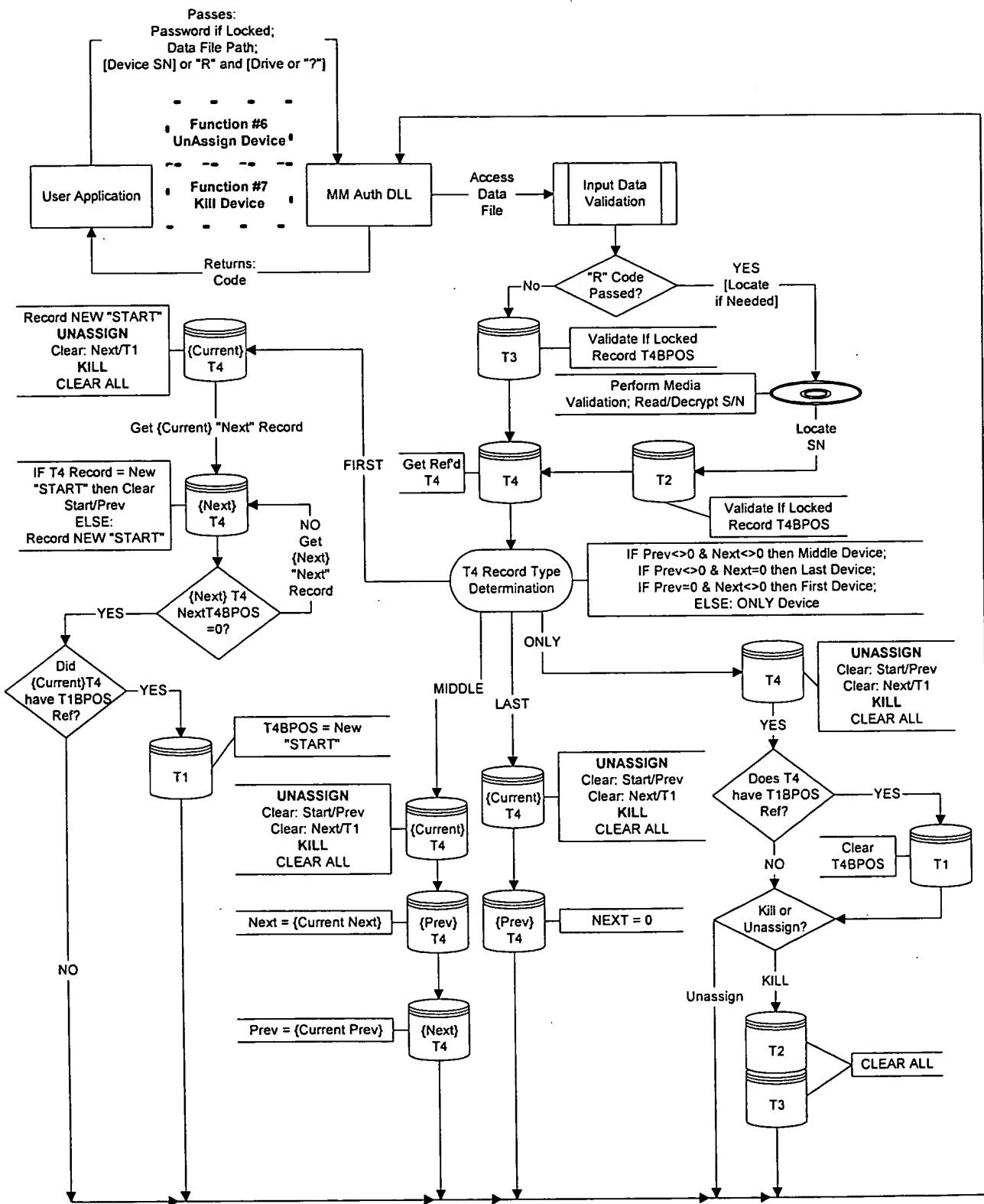


Fig. 83

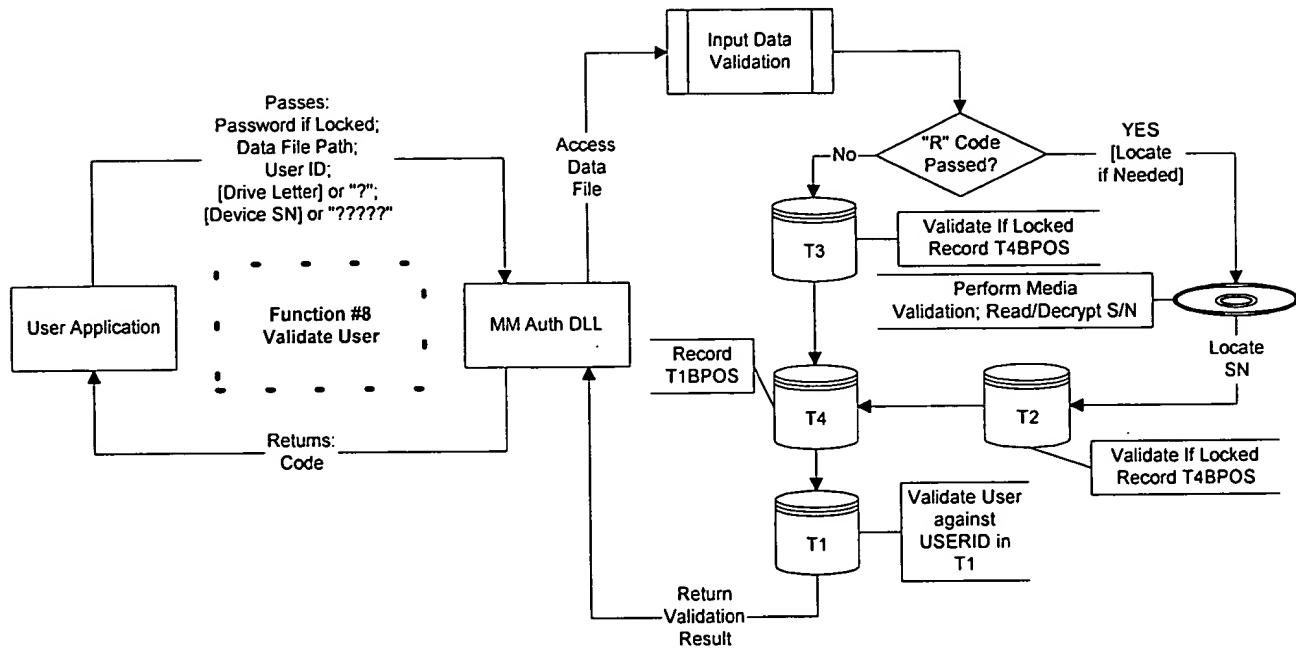


Fig. 84

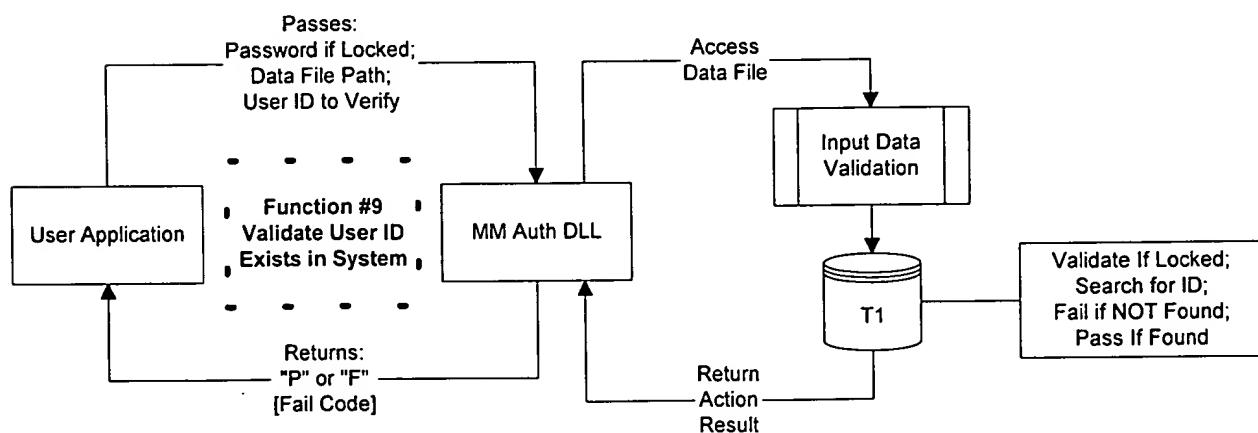


Fig. 85

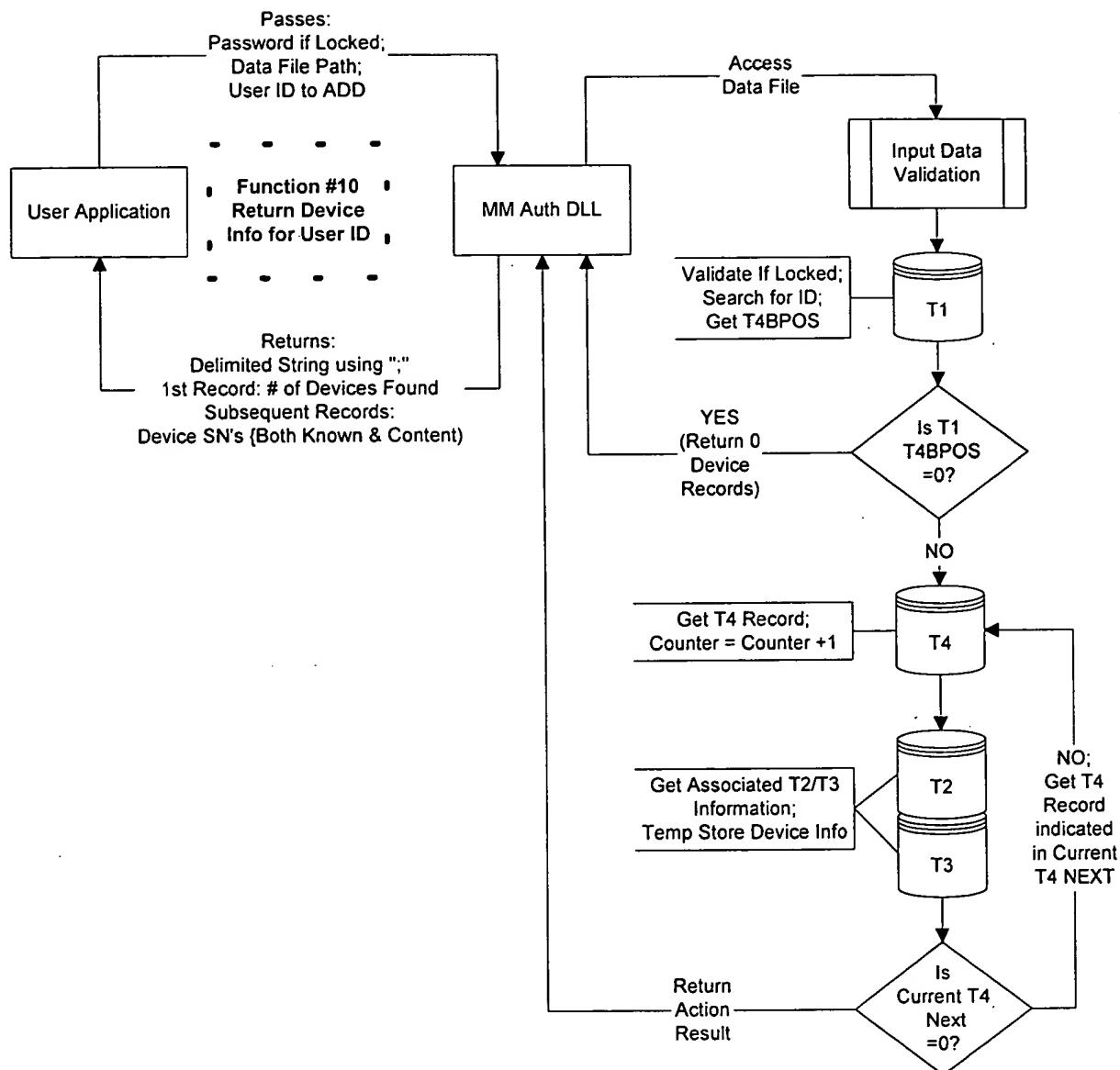


Fig. 86

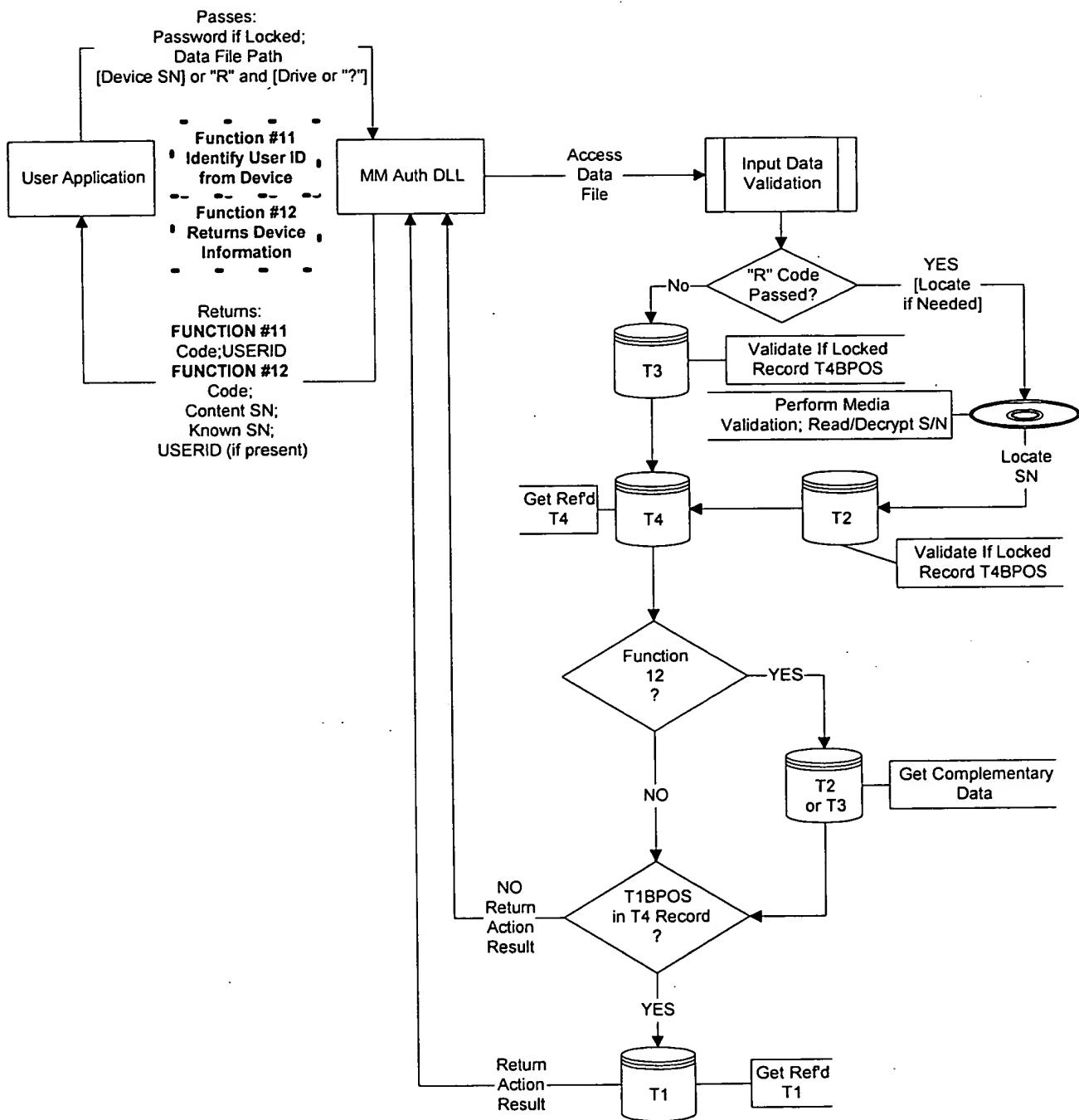


Fig. 87

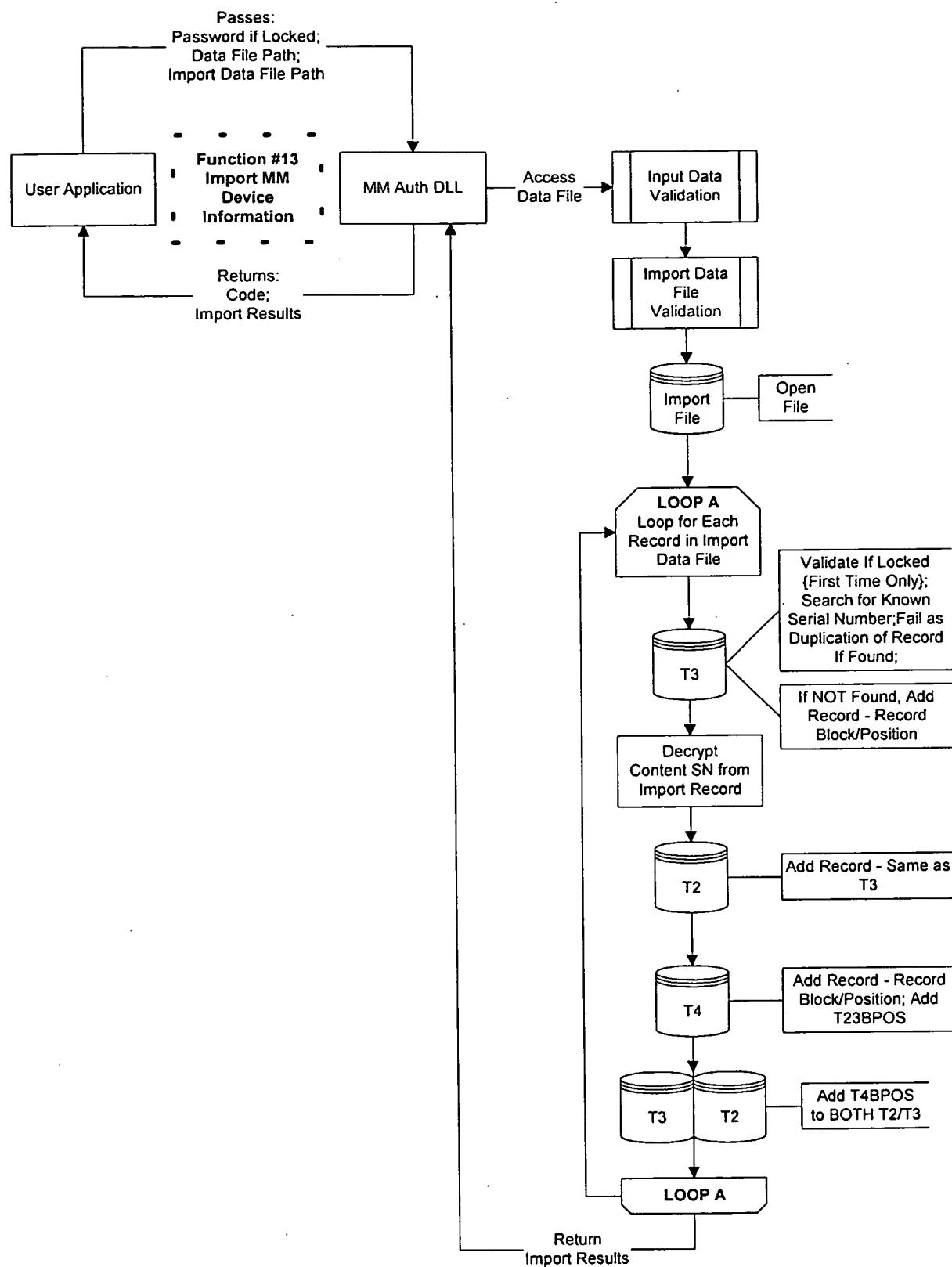


Fig. 88

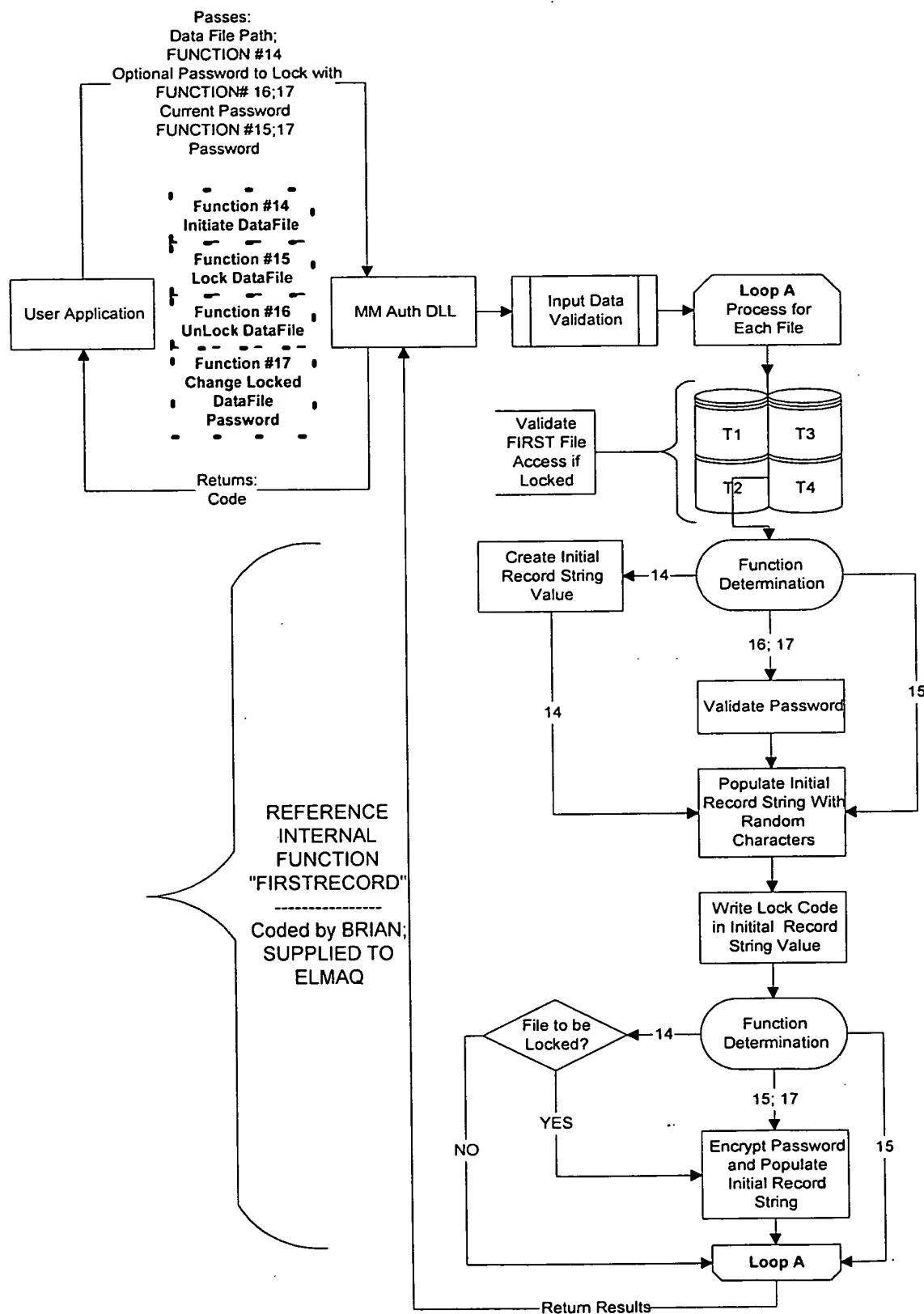


Fig. 89

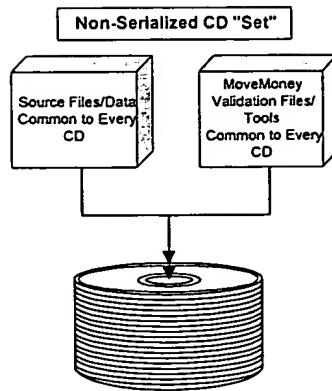


Fig. 90

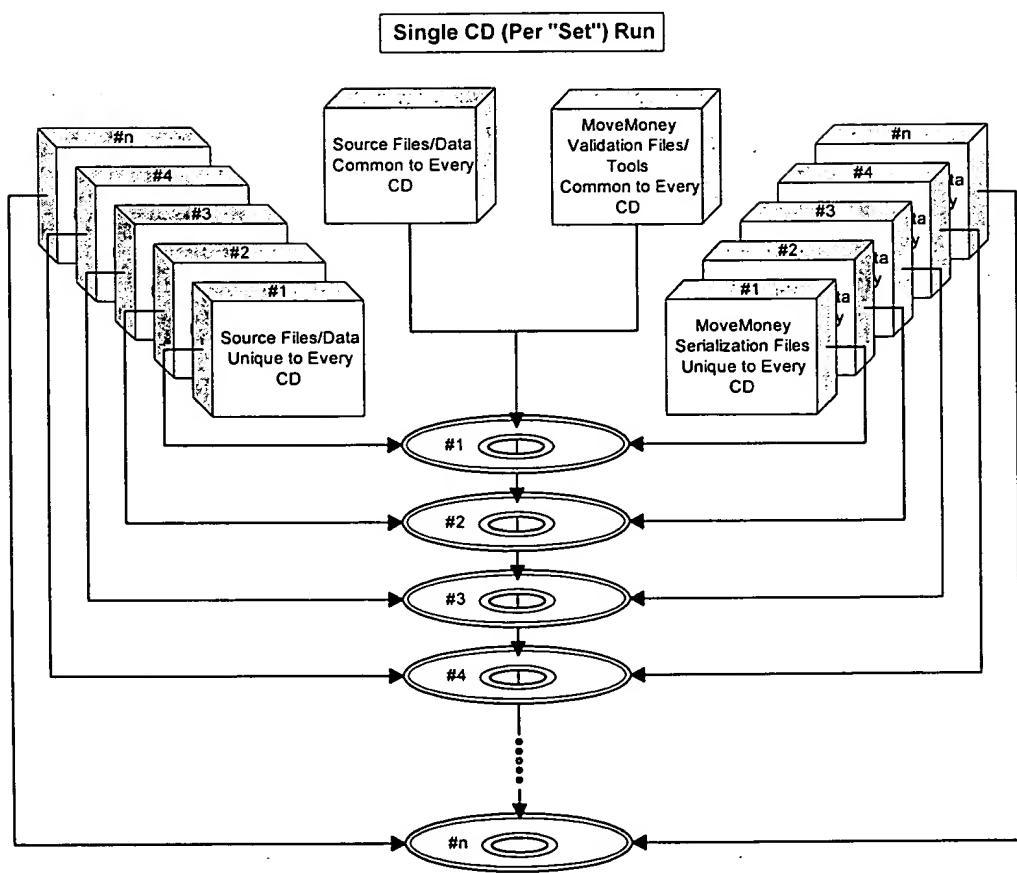


Fig. 91

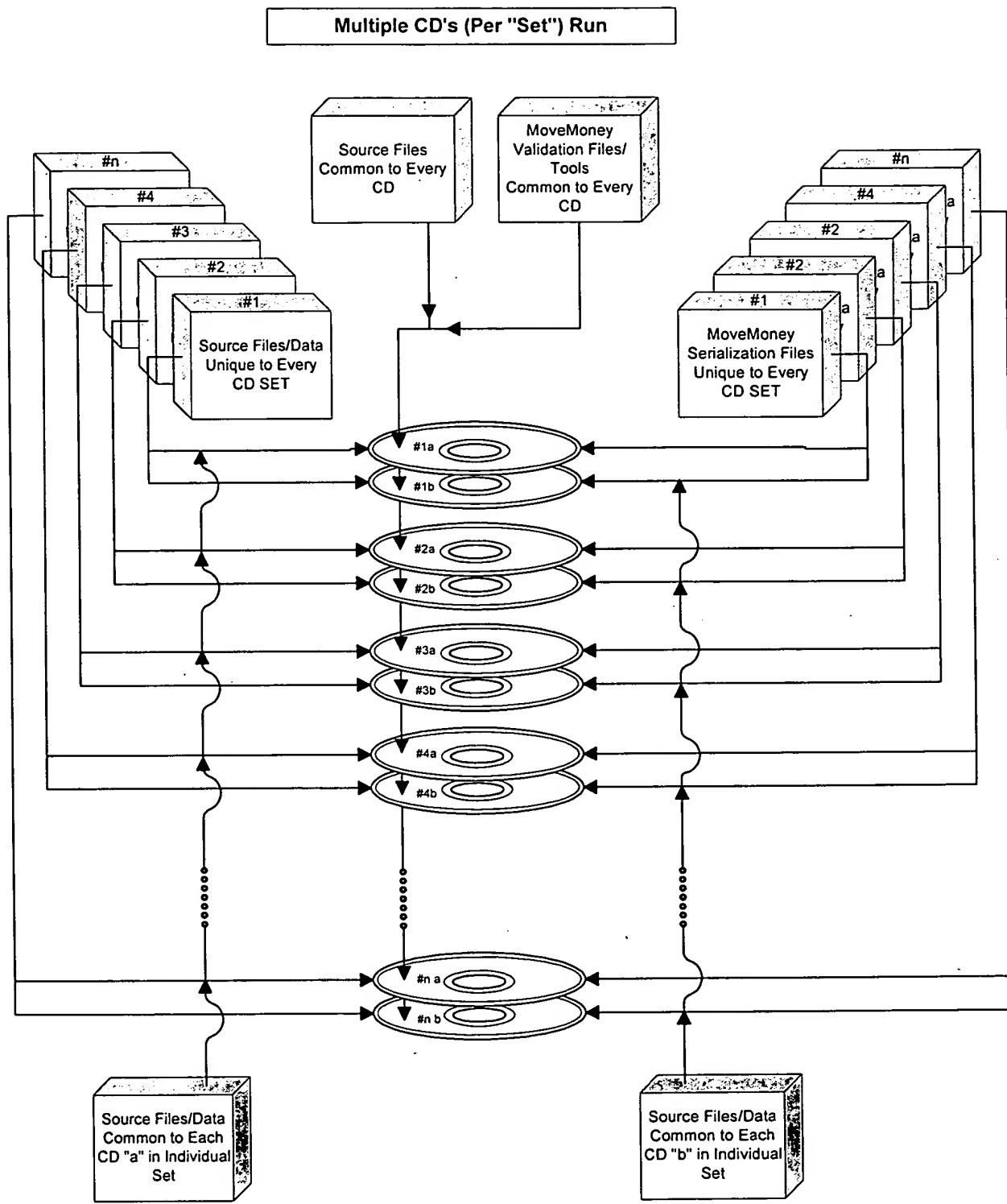


Fig. 92

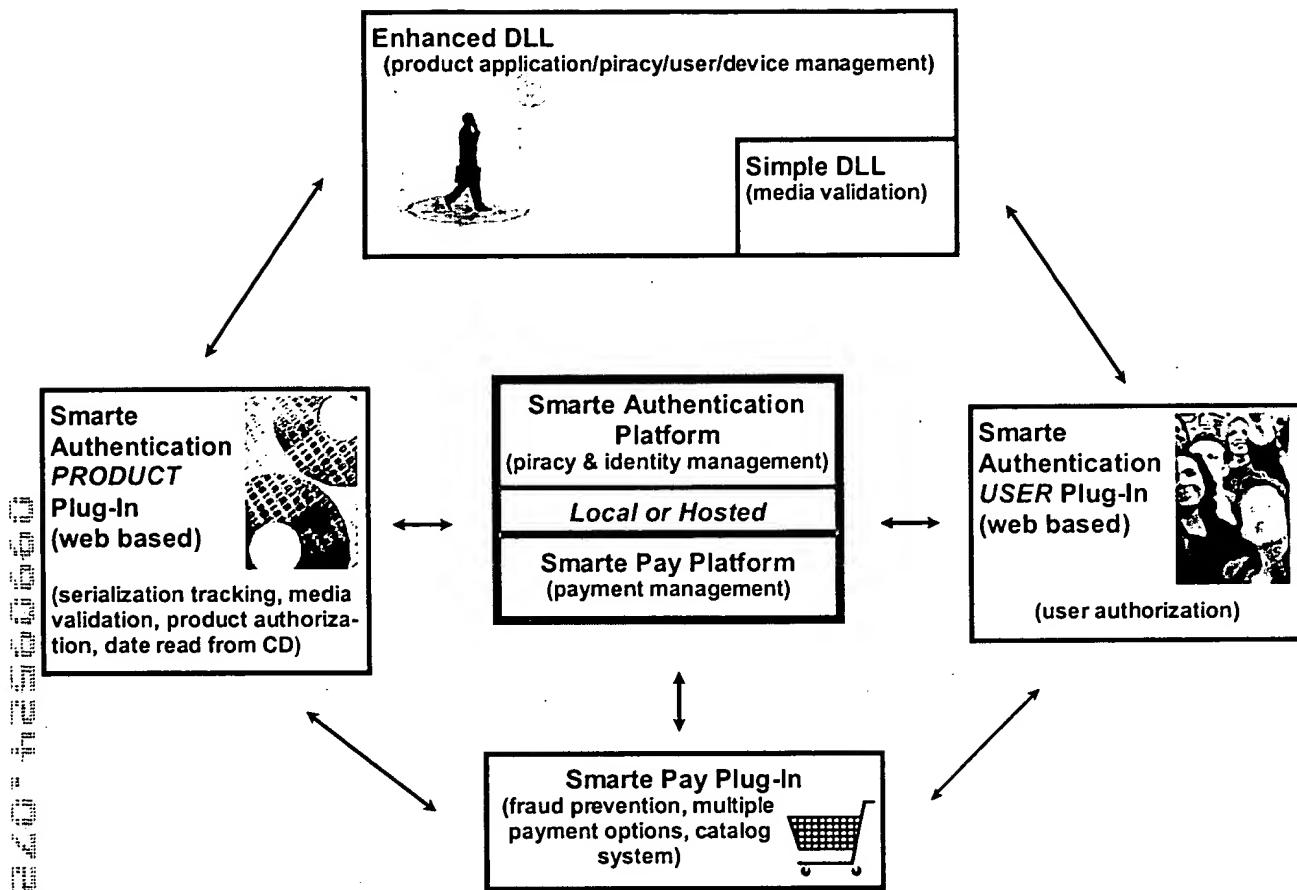


Fig. 93

MOVE MONEY IDENTITY MANAGEMENT

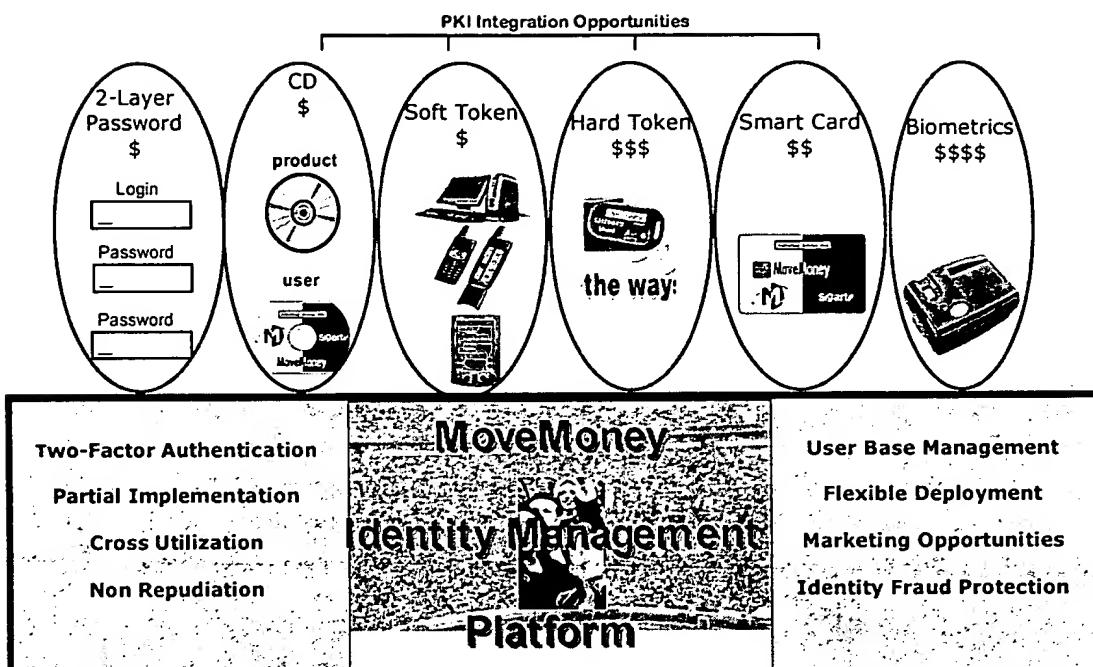


Fig. 94

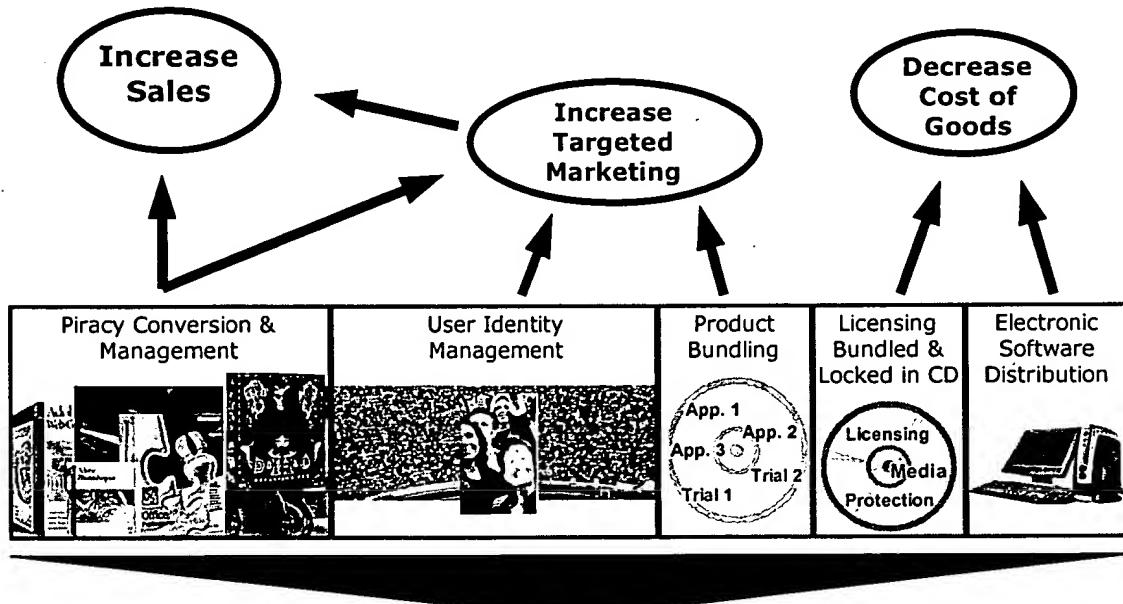
MOVE MONEY ENTERPRISE SOLUTION



Fig. 95

MOVE MONEY PAYMENT MANAGEMENT						
B2B B2C C2C  PayPal amazon.com.	ACH ATM Credit Cash Networks 	Micro-payments 	Guaranteed Vs. Non-Guaranteed 	Online Barter System 	Split Payment Options 	Sub-Buyer Creation & Management 
Real World Payment Convenience Complete Risk Management Support for Two-Factor User Auth Reduced Transaction Costs	MoveMoney Payment Management Platform				No Transmission of Billing Info Ultimate End User Mobility Suite of Logistical Capabilities Web-Based Buyer Access	

Fig. 96



Media Manipulation Serialization User Identity/Online Dist. User/Product Authentication Customer Profiling	MOVE MONEY PIRACY MANAGEMENT PLATFORM	2-Factor Authentication Soft Key Management No Additional Hardware Efficient Replication Affordable/Flexible
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Fig. 97